

Czech University of Life Sciences Prague
Faculty of Economics and Management
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Master Thesis

Factors influencing Pre & Post Purchase Consumer Behavior:

A study on Indian FMCG Industry

Yash

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DIPLOMA THESIS ASSIGNMENT

Yash Kolekar

Economics and Management

Thesis title

Consumer Behaviour in India's Fast-Moving Consumer Goods Sector – Drivers of Pre- and Post-Purchase Decisions

Objectives of thesis

The primary objective of this thesis will be to propose evidence-based recommendations for selected Fast-Moving Consumer Goods (FMCG) companies operating in selected market segment/s in India to increase customer satisfaction and build consumer loyalty. This will be achieved by identifying and analyzing the key determinants of consumer behaviour during both the pre-purchase and post-purchase stages grounded in some consumer decision-making models.

Methodology

The thesis will be divided into two major parts. The first will provide a comprehensive theoretical overview of consumer behaviour and the consumer decision-making model, with a specific focus on the critical pre-purchase and post-purchase stages. This section will critically analyze factors that influence problem recognition, information search, evaluation of alternatives, purchase, and post-purchase behaviour. This theoretical foundation will be developed through a critical literature review and comparative analysis of existing academic research, industry reports, and consumer behaviour models relevant to emerging and developing markets.

The thesis must also provide contextual characteristics of the Indian FMCG market, including demographic and cultural variations that affect consumer decisions.

The second part of the thesis will be empirical, focusing on a selected market segment within India—such as product categories like personal care, packaged foods, or household items. Both primary and secondary data will be used. Secondary data will be obtained from industry databases, government reports, FMCG company disclosures, and market research publications, supporting the profiling of the selected consumer segment and the market dynamics. Primary data will be gathered using various methods, such as observation, interviews, and questionnaires.

Based on both the theoretical insights and empirical findings, marketing recommendations for FMCG companies to improve customer satisfaction and strengthen brand loyalty—through tailored programs must be drawn.

The proposed extent of the thesis

60–80 pages

Keywords

Consumer Behaviour, Consumer Decision-Making Models, Pre-Purchase Decision, Post-Purchase Decision, Customer Satisfaction, Consumer Perception, Purchase Determinants, Consumer Psychology, Fast-Moving Consumer Goods , India Market.

Recommended information sources

Journal of Consumer Behaviour, ISSN 1479-1838

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Declaration

I declare that I have worked on my master thesis titled "Factors influencing Pre & Post Purchase Consumer Behavior: A study on Indian FMCG Industry" by myself and I have used only the sources mentioned at the end of the thesis. As the author of the master thesis, I declare that the thesis does not break any copyrights.

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Declaration

I declare that I have used AI tools in accordance with the university's internal regulations and principles of academic integrity and ethics. Appropriate references to the use of those tools have been made in the thesis.

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I would like to thank name of the supervisor and all other persons, for their advice and support during my work on this thesis.

Factors influencing Pre & Post Purchase Consumer Behavior:

A study on Indian FMCG Industry

Abstract

Consumer behavior in the Indian FMCG industry is shaped by multiple factors that influence purchase and repeat purchase intentions. This thesis examines the impact of psychological, social, cultural, personal, economic, and technological aspects on consumer decision-making. By analysing these influences, the research provides insights into the patterns that drive consumer choices in a highly competitive market. The thesis adopts a quantitative approach, using a structured questionnaire to gather responses from 170 participants. The exploratory research design ensures a clear assessment of the relationship between independent and dependent variables. The Theory of Planned Behavior serves as the theoretical foundation, extending its framework to include the six influencing factors. Data analysis is conducted using SPSS, with multiple statistical methods applied to ensure accuracy. Pearson correlation and regression analysis establish significant relationships between the identified factors and consumer purchase behavior. Reliability is confirmed through Cronbach's alpha, reinforcing the consistency of the measurement scale. The findings reveal that psychological factors play a key role in repeat purchases, while social influence significantly shapes initial buying decisions. Cultural alignment strengthens long-term brand loyalty, whereas economic considerations remain central to pricing sensitivity. Technological advancements further refine consumer experiences, enhancing accessibility and convenience. The results consistently reject the null hypotheses, confirming that each factor has a measurable impact on consumer intentions. This thesis provides data-driven insights that can guide FMCG brands in crafting marketing strategies aligned with evolving consumer preferences. Understanding these behavioural triggers allows companies to maintain relevance in an increasingly dynamic market.

Keywords: Consumer Behavior, Purchase Intentions, Repeat Purchase, Indian FMCG Industry, Psychological Factors, Social Influence, Technological Impact

Faktory ovlivňující chování spotřebitelů před a po nákupu:

Studie indického sektoru FMCG

Abstrakt

Spotřebitelské chování v indickém sektoru FMCG je ovlivněno řadou faktorů, které formují rozhodování o nákupu a opakovaném nákupu. Tato studie zkoumá dopad psychologických, sociálních, kulturních, osobních, ekonomických a technologických aspektů na spotřebitelská rozhodnutí. Analýza těchto vlivů přináší poznatky o vzorcích, které určují volby zákazníků v silně konkurenčním prostředí. Studie využívá kvantitativní přístup a strukturovaný dotazník k získání odpovědí od 170 účastníků. Deskriptivně-korelační design výzkumu umožňuje přesné posouzení vztahů mezi nezávislými a závislými proměnnými. Teoretický základ vychází z teorie plánovaného chování, která je rozšířena o šest klíčových faktorů ovlivňujících spotřebitelské chování. Analýza dat probíhá pomocí SPSS s využitím různých statistických metod. Pearsonova korelace a regresní analýza potvrzují významné vztahy mezi identifikovanými faktory a spotřebitelským chováním. Spolehlivost je ověřena pomocí Cronbachova alfa koeficientu, což potvrzuje konzistenci měřicí škály. Výsledky ukazují, že psychologické faktory mají výrazný vliv na opakované nákupy, zatímco sociální vlivy hrají klíčovou roli při prvotních rozhodnutích. Kulturní soulad posiluje dlouhodobou loajalitu ke značce, zatímco ekonomické faktory zůstávají zásadní pro cenovou citlivost. Technologický pokrok dále zlepšuje spotřebitelskou zkušenost a usnadňuje přístup k produktům. Výsledky jednoznačně odmítají nulové hypotézy, což potvrzuje, že každý z faktorů má měřitelný dopad na spotřebitelské rozhodování. Tato studie poskytuje podložené poznatky, které mohou pomoci značkám v sektoru FMCG vytvářet marketingové strategie odpovídající měnícím se preferencím spotřebitelů. Pochopení těchto faktorů umožňuje firmám udržet si relevanci v dynamickém trhu.

Klíčová slova: Spotřebitelské chování, Nákupní záměry, Opakovaný nákup, Indický sektor FMCG, Psychologické faktory, Sociální vlivy, Dopad technologií

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1. Introduction

Consumer behavior in the fast-moving consumer goods (FMCG) industry represents a complex interplay of decisions and actions taken before, during, and after purchasing products. The Indian FMCG market, valued at approximately \$110 billion in 2025, continues to grow at an annual rate of 15%, making it a significant economic force and research interest (Verma et al., 2024). This thesis based on Theory of Planned Behavior (TPB) explores how various factors influence consumer purchase and repeat purchase intentions within this dynamic marketplace.

Consumer purchase intentions represent the likelihood and willingness to buy specific products, serving as direct predictors of actual purchasing behavior. These intentions function as critical marketing metrics, with research showing that positive purchase intentions translate to actual purchases in 65-78% of cases across FMCG categories in the Indian market (Khatoun & Velidandi, 2025).

Consumer repeat purchase intentions reflect customer satisfaction, brand loyalty, and the probability of continued patronage. These intentions determine long-term business viability, with data indicating that increasing customer retention by just 5% can increase profits by 25-95% in the FMCG industry, highlighting the financial impact of developing repeat business for the brand (Nath et al., 2025).

Psychological factors shape consumer decision-making through perception, motivation, learning, and attitudes. When Dabur, an Indian FMCG company specializing in natural healthcare products, positions its offerings as authentic Ayurvedic solutions, it triggers specific psychological responses that drive initial interest. Research indicates that over 65% of Indian consumers report that their mood and emotional state directly impact their buying choices, highlighting the significance of psychological elements in purchase decisions (Gupta & Mukherjee, 2022).

Social factors affect consumer behavior through reference groups, family structures, and social status considerations. Brands like Hindustan Unilever Limited (HUL), India's largest FMCG company with operations across home care, beauty, and food segments, harness social validation in their marketing campaigns. Statistics show that 72% of Indian consumers consult family members before making significant FMCG purchases, and 58% seek opinions through social media platforms, demonstrating the impact of social connections on consumer intentions (Chawla & Kumar, 2022).

Cultural factors, including values, traditions, and regional preferences, substantially influence consumer choices. Nestlé India, a subsidiary of the Swiss multinational food and beverage company, adapted its Maggi noodles to suit Indian taste preferences and cooking practices, resulting in market dominance. Cultural sensitivity proves essential as data reveals that 81% of Indian consumers prefer products that align with their cultural values and traditional practices, particularly evident in food, personal care, and household categories (Saini et al., 2024).

Personal factors encompass age, occupation, lifestyle, and personality traits that guide consumption patterns. Marico, an Indian consumer goods company known for health and beauty products, segments its offerings based on life stage and lifestyle preferences. Research shows that personal factors account for approximately 40% of variance in FMCG purchase decisions, with generational differences becoming increasingly apparent as Gen Z consumers show 27% higher preference for sustainable products (Peiris et al., 2024).

Economic factors, including income levels, price sensitivity, and value perception, create boundaries for consumer choices. Patanjali Ayurved, an Indian FMCG company focusing on natural and affordable products, gained market share by addressing price-conscious segments. With 63% of Indian consumers rating affordability as their primary consideration and 47% actively comparing prices across brands, economic factors remain paramount in a country with diverse income levels (Nivornusit et al., 2024).

Technological factors have transformed how consumers discover, evaluate, and purchase FMCG products. ITC Limited, an Indian conglomerate with significant FMCG operations, has expanded its digital presence across e-commerce platforms and direct-to-consumer channels. The digital transformation accelerated as online FMCG sales in India grew by 73% in 2022-2023, with mobile commerce accounting for 68% of these transactions (Thanigan et al., 2025).

Despite extensive research on consumer behavior globally, significant gaps exist in understanding the relative impact of these factors specifically within the Indian FMCG context. Most studies examine these factors in isolation rather than as an integrated framework. Additionally, limited research addresses how these factors differently influence initial purchase versus repeat purchase decisions. This thesis addresses these gaps by asking: How do psychological, social, cultural, personal, economic, and technological factors influence consumer purchase and repeat purchase intentions in the Indian FMCG industry?

2. Objectives and Methodology

2.1 Objectives

The primary objective of the thesis is to provide strategic recommendations for FMCG brands to improve consumer engagement by understanding the factors influencing pre- and post-purchase behavior in the Indian market.

The secondary objectives are:

- (A) To examine the impact of psychological factors on consumer purchase intentions and repeat purchase intentions
- (B) To assess the influence of social factors on consumer purchase intentions and repeat purchase intentions
- (C) To evaluate how cultural factors affect consumer purchase intentions and repeat purchase intentions
- (D) To determine the role of personal factors in shaping consumer purchase intentions and repeat purchase intentions
- (E) To investigate the effect of economic factors on consumer purchase intentions and repeat purchase intentions
- (F) To explore how technological factors influence consumer purchase intentions and repeat purchase intentions in the Indian FMCG market.

2.2 Methodology

The research methodology for this thesis follows a structured quantitative approach designed to examine the relationship between the identified independent and dependent variables within the Indian FMCG industry. Consumer behavior research necessitates precise measurement of attitudes and intentions, making a quantitative methodology appropriate for capturing the complexity of purchase decisions. This research adopts an exploratory design to identify relationships between psychological, social, cultural, personal, economic, and technological factors and their influence on consumer purchase and repeat purchase intentions.

Primary data collection employs a survey method using a structured questionnaire developed specifically for this thesis. The questionnaire consists of three main sections: demographic information, independent variable assessment, and dependent variable measurement. The demographic section contains eight questions gathering information on participants' age, gender, income level, education, occupation, geographic location, family size, and purchasing frequency of FMCG products.

Each of the six independent variables (psychological, social, cultural, personal, economic, and technological factors) and two dependent variables (consumer purchase intentions and consumer repeat purchase intentions) are measured through five questions each, utilizing a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). This standardized measurement approach allows for statistical comparison across variables.

The theoretical foundation for this research rests on the TPB developed by Ajzen. The thesis extends this theoretical model to incorporate the six independent variables as antecedents affecting consumer behavioural intentions in the FMCG context. The questionnaire items are formulated to align with TPB constructs while addressing the specific nature of FMCG purchasing decisions in India.

Data collection occurs over a two-month period (January and February 2025) using Google Forms as the electronic survey distribution platform. This approach offers advantages including cost-effectiveness, rapid data collection, automatic data entry, and accessibility for participants across geographic locations. The survey link is distributed through various channels including email, social media platforms, consumer forums, and FMCG retail locations to ensure diverse participant engagement.

The sampling method employs non-probability purposive sampling to select 170 participants who meet specific criteria: adult consumers (age 18+) who have purchased FMCG products within the past month, currently reside in India, and have decision-making authority regarding household purchases. The sample size determination considers statistical power requirements for regression analysis while accounting for potential non-response and incomplete submissions. The target sample size allows for detection of medium effect sizes with a 95% confidence level.

Data analysis procedures utilize Statistical Package for Social Sciences (SPSS) software version 28.0 to conduct multiple levels of statistical analysis. Demographic statistics are analyzed through frequency distributions and percentage calculations to understand the sample composition. Descriptive statistics including mean ($\bar{x} = \sum x_i/n$), standard deviation ($s = \sqrt{\sum (x_i - \bar{x})^2/(n-1)}$), skewness ($SK = [n/(n-1)(n-2)] \sum [(x_i - \bar{x})/s]^3$), and kurtosis ($K = [n(n+1)/(n-1)(n-2)(n-3)] \sum [(x_i - \bar{x})/s]^4 - [3(n-1)^2/(n-2)(n-3)]$) are calculated to assess data distribution characteristics for each construct.

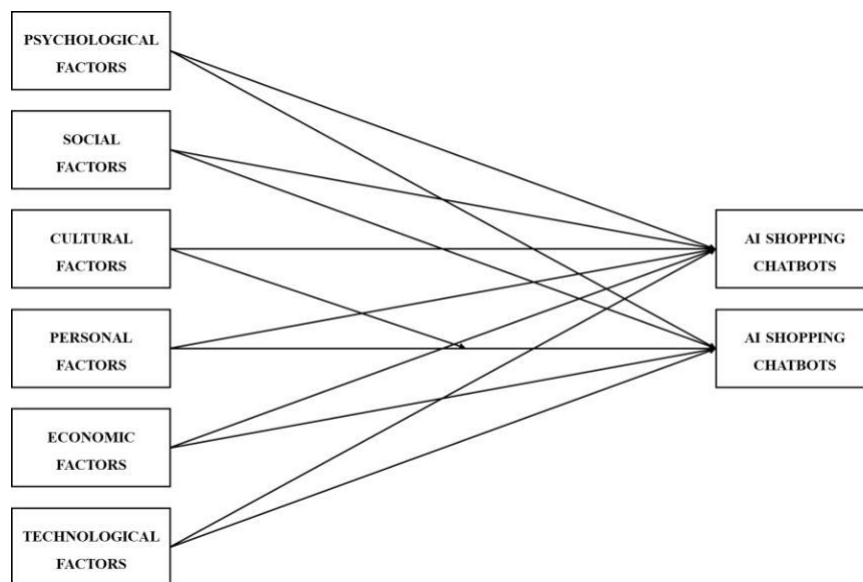
Hypothesis testing employs Pearson's correlation coefficient ($r = \sum [(x_i - \bar{x})(y_i - \bar{y})] / \sqrt{[\sum (x_i - \bar{x})^2 \sum (y_i - \bar{y})^2]}$) to determine the strength and direction of relationships between independent and dependent variables. Simple linear regression analysis ($Y = a + bX + \varepsilon$, where a represents the intercept, b represents the slope coefficient, and ε represents the error term) is conducted to establish causal relationships and predictive capability of each independent variable on the dependent variables. Multiple regression models are subsequently constructed to assess the combined influence of all factors, calculated as $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6 + \varepsilon$, where X_1 through X_6 represent the six independent variables.

The research methodology addresses reliability and validity concerns through several measures. Questionnaire reliability is assessed using Cronbach's alpha coefficient ($\alpha = [k/(k-1)][1 - \sum \sigma^2 / \sigma^2_{\text{sum}}]$), with values above 0.7 considered acceptable. Content validity is established through expert review of the questionnaire by FMCG industry professionals. Potential limitations including sampling bias, self-reporting errors, and temporal constraints are acknowledged and addressed through methodological rigor and statistical controls.

2.3 Conceptual Framework

The conceptual framework of this thesis is based on the TPB, which suggests that behavioural intentions are influenced by attitudes, subjective norms, and perceived behavioural control. In the context of the Indian FMCG industry, this framework is extended to include six independent variables (IVs) that shape consumer behavior: Psychological Factors, Social Factors, Cultural Factors, Personal Factors, Economic Factors, and Technological Factors. These factors collectively influence the two dependent variables (DVs): Consumer Purchase Intentions and Consumer Repeat Purchase Intentions.

Figure 1 - Conceptual Framework



Source: Developed by Author based on the Theoretical Framework

The TPB framework suggests that these six factors collectively influence Consumer Purchase Intentions (the likelihood of a consumer buying a product) and Consumer Repeat Purchase Intentions (the likelihood of repurchasing the same product). By analysing these relationships, the thesis aims to provide insights into the pre- and post-purchase behavior of consumers in the Indian FMCG industry.

2.4 Hypothesis

H01: Psychological factors have no significant influence on consumer purchase intentions in the Indian FMCG industry.

H02: Psychological factors have no significant influence on consumer repeat purchase intentions in the Indian FMCG industry.

H03: Social factors have no significant influence on consumer purchase intentions in the Indian FMCG industry.

H04: Social factors have no significant influence on consumer repeat purchase intentions in the Indian FMCG industry.

H05: Cultural factors have no significant influence on consumer purchase intentions in the Indian FMCG industry.

H06: Cultural factors have no significant influence on consumer repeat purchase intentions in the Indian FMCG industry.

H07: Personal factors have no significant influence on consumer purchase intentions in the Indian FMCG industry.

H08: Personal factors have no significant influence on consumer repeat purchase intentions in the Indian FMCG industry.

H09: Economic factors have no significant influence on consumer purchase intentions in the Indian FMCG industry.

H10: Economic factors have no significant influence on consumer repeat purchase intentions in the Indian FMCG industry.

H11: Technological factors have no significant influence on consumer purchase intentions in the Indian FMCG industry.

H12: Technological factors have no significant influence on consumer repeat purchase intentions in the Indian FMCG industry.

2.5 FMCG Industry

Consumer behavior in the FMCG industry reflects shifting preferences, social influences, and economic conditions. Purchase decisions are shaped by evolving market dynamics, digital engagement, and psychological triggers. The rapid expansion of online retail, increasing brand consciousness, and growing emphasis on convenience have redefined how consumers interact with products. These trends align with the patterns observed in the research, reinforcing the need to understand behavioural drivers beyond surface-level factors.

Brand perception plays a major role in shaping choices. Consumers weigh trust, product quality, and social validation before making a purchase. Digital reviews, influencer marketing, and peer recommendations influence initial interest and long-term loyalty. Social proof remains a dominant force, guiding consumer choices even in price-sensitive markets. These behavioural shifts align with the study's findings on the strong correlation between social factors and purchase intentions. The emphasis on digital platforms suggests that traditional marketing strategies need rethinking.

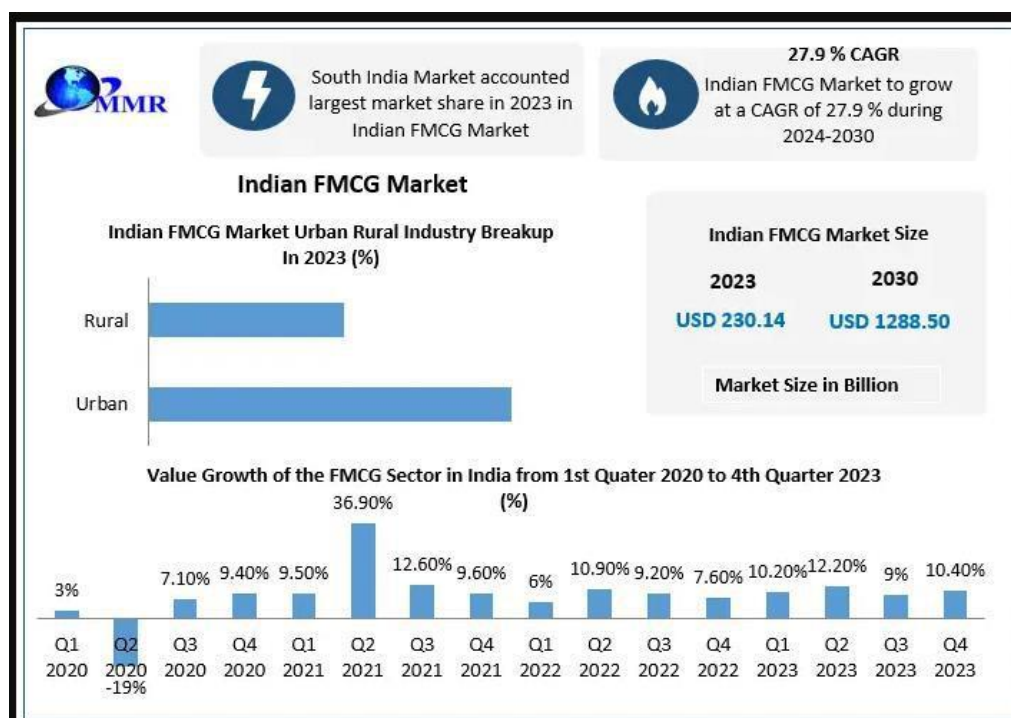
Psychological triggers continue to influence decision-making. Habit formation, emotional connection, and perceived brand credibility drive repeat purchases. The FMCG industry benefits from impulse buying, but long-term retention depends on trust and satisfaction. Consumer sentiment, shaped by advertising and brand storytelling, has a lasting effect on purchasing behavior. Data patterns indicate that psychological and personal factors contribute directly to both initial and repeat purchase decisions. Marketers aiming for sustained engagement must account for these behavioural patterns rather than focusing solely on transactional interactions.

Cultural influences shape brand preferences in distinct ways. The Indian market reflects strong ties between tradition and consumption. Regional preferences, generational buying habits, and cultural associations with brands create long-term market opportunities. The study confirms that cultural factors influence consumer purchase behavior, with a measurable impact on both first-time buyers and repeat customers. Companies that align their messaging with cultural values see stronger retention rates. Ignoring these behavioural nuances limits the effectiveness of brand strategies.

Economic considerations also affect consumer decisions. Price sensitivity, perceived value for money, and income stability determine how often consumers engage with FMCG products. Discounts, promotional offers, and affordability-based marketing impact short-term sales but do not guarantee long-term loyalty. Research findings suggest a strong statistical relationship between economic factors and purchase behavior. Consumers balance brand affinity with affordability, making competitive pricing strategies an important consideration.

Technology has reshaped consumer interactions with FMCG products. Online grocery platforms, digital payment options, and AI-driven recommendations influence how consumers explore and select products. Personalization and convenience have gained importance, shifting consumer expectations. The study indicates that technological factors have a direct correlation with purchase and repeat purchase behavior. Companies integrating digital touchpoints effectively maintain stronger consumer engagement. The growing reliance on e-commerce further supports these findings.

These behavioural patterns underline the necessity of adapting marketing strategies. Consumers no longer engage with brands passively. Purchasing habits reflect evolving preferences, social validation, and digital convenience. The FMCG industry must align its strategies with these changes to maintain relevance in a competitive market.



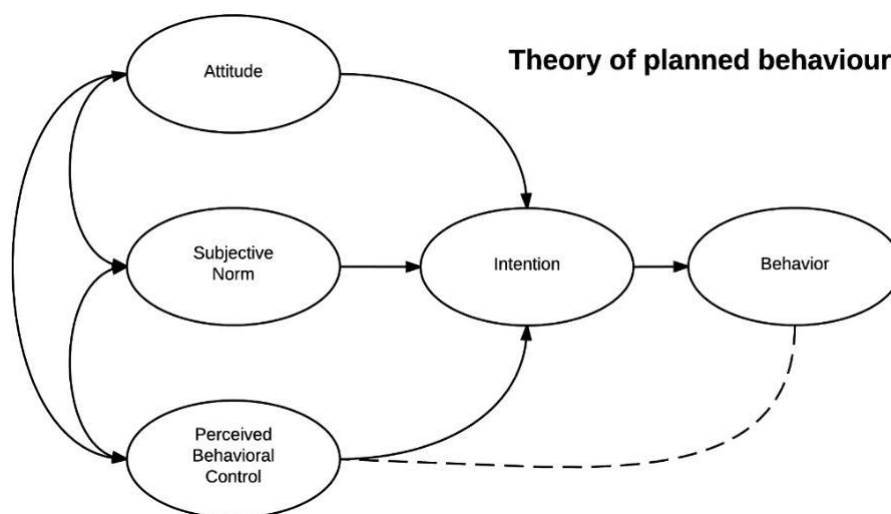
Source- Maximize Market Research

3. Literature Review

3.1 Theory of Planned Behavior

The prominent way to understand how people act, especially when it comes to making choices, is through the TPB. Foreseeing and explaining how people make decisions and carry them out is easier with this structured approach. The theory says that intentions determine behavior and are affected by three main things: attitudes, subjective norms, and the sense of being able to control one's behaviour (Rozenkowska, 2023). Together, these factors affect a person's choice to act in a certain way. This makes TPB a useful tool for studying consumer actions, such as buying and planning to buy again in the FMCG industry.

Figure 4 - Theory of Planned Behavior



Source: Ajzen (1991)

Attitudes are how someone feels about doing a certain behavior, whether they like it or not. This refers to how someone feels about buying a certain product in terms of consumer behavior (Adams et al., 2022). If a customer thinks that a certain brand of shampoo will make their hair healthier, for example, they are likely to feel good about buying that product. Subjective norms, on the other hand, show how other people, like family, friends, or society, pressure affect you.

In cultures like India, where making decisions as a group is common, other people's opinions can have a big impact on what people buy. Perceived behavioural control is a person's faith in their own ability to do something, considering both internal and external factors (Pundir et al., 2021). For instance, a customer may want to buy an expensive skin care product but feel limited by their budget or the fact that the product isn't readily available.

When it comes to consumer behavior, TPB is useful because it can explain how internal and external factors work together to affect choices (Tan et al., 2023). The attitude part of TPB is very similar to psychological factors like attitudes and perceptions. When people judge a product by what they think are its pros and cons, they are basically forming opinions that affect their decision to buy. Subjective norms are directly linked to social factors, such as the impact of family and friends (Aliedan et al., 2022).

In the Indian FMCG industry, where social approval and word-of-mouth are big factors, it's important to understand subjective norms. This is made even stronger by cultural factors that include societal values and traditions in the decision-making process (Wang et al., 2024). For example, the fact that people in India like ayurvedic products shows how they feel about natural and traditional medicines.

Perceived behavioural control is linked to personal factors like demographics, lifestyle, and personal preferences. People's personal situations, like their income, age, or job, often affect their ability to buy a product (Acikgoz et al., 2023). Costs and limitations on money are also economic factors that fall under this category. When people think a product is too expensive or hard to get, they are less likely to want to buy it (Wallace & Buil, 2023).

Technological factors, like how easy it is to shop online or get information about a product, make it seem like people have even more control over their behavior. The growth of e-commerce platforms in India has made it easier for people to look at and buy FMCG products, which has changed their minds about what to buy (Albayati et al., 2023).

TPB's strength is that it can be used in a lot of different situations, including the FMCG industry. It gives us a clear way to see how customers go from wanting to do something to actually doing it. One person might like a certain brand of instant noodles, feel like they should try it because everyone else does, and see no reason not to buy it (Wang et al., 2024).

In this case, there is a good chance that someone will buy something. But the desire to buy might not be as strong if any of these things, attitudes, subjective norms, or perceived behavioural control are weak or negative. Because of this dynamic interaction, TPB is great for looking at both first-time purchase intentions and repeat purchase behavior (Lee et al., 2023).

TPB can also be used to explain repeat purchase intentions, which are a key part of how people act in the FMCG industry. When a customer buys something, their experience with it affects how they feel about buying things in the future. Having good experiences makes you feel better, while having bad experiences makes you feel worse (Laheri et al., 2024).

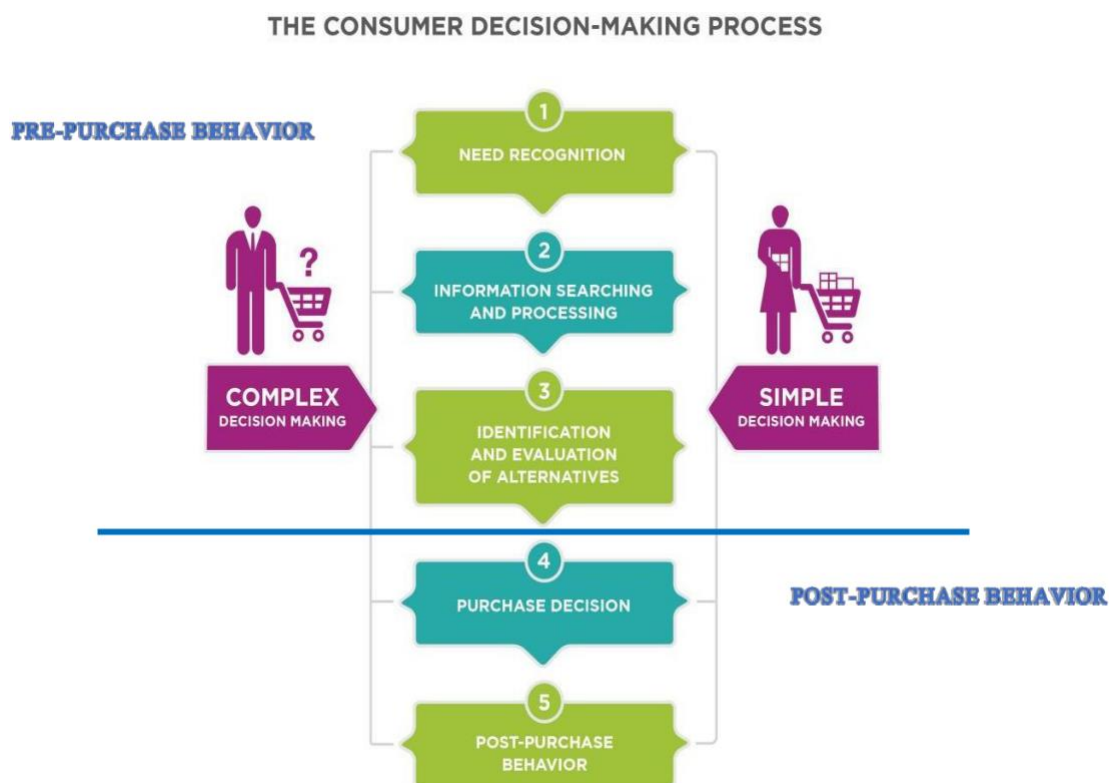
Subjective norms are still important because social trends and recommendations from other people can make people buy something again. Perceived behavioural control is still important, especially when it comes to products that are easy to get, affordable, and available (Su et al., 2021). This means that if a customer can always find their favourite brand of tea at a good price, they are more likely to buy it again (Kumar, 2021).

The TPB also talks about how important intention is before action. But it recognizes that intentions don't always turn into actions because of things that were not planned for (Pillai et al., 2022). In the FMCG industry, this gap between intention and action is important because impulsive purchases and outside factors like sales or discounts can change how people act.

3.2 Pre-Purchase Behavior

The series of things a consumer does and thoughts they have before they decide to buy a product, or service is called consumer pre-purchase behaviour (Honka et al., 2024). Researchers and marketers alike have paid a lot of attention to this behavioural stage, which is an important part of the consumer decision journey. Understanding what people do before they buy something tells us a lot about how they figure out what they need, gather information, weigh their options, and decide what to buy. These steps have a direct effect on how marketing strategies are made and how well businesses do.

Figure 2 - Consumer Decision-Making Process



Source: Bruner & Pomazal (1988)

Consumer behavior before making a purchase is shaped by various factors, from awareness to evaluation. The process begins when a need arises, often triggered by personal preferences, advertising, or social influence. Consumers then gather information, relying on digital platforms, word-of-mouth, and past experiences. This phase builds expectations and influences initial brand perception.

During evaluation, consumers compare options based on price, quality, brand reputation, and product benefits. Emotional connections, peer recommendations, and promotional offers further influence decisions. Convenience and accessibility also play a role, with online reviews and product ratings becoming key deciding factors. At this stage, the perception of risk—whether financial, functional, or social—affects whether a purchase is made or postponed.

Post-purchase behavior determines long-term engagement and loyalty. A satisfying experience strengthens brand trust and increases the likelihood of repeat purchases. If expectations are met, consumers may share positive feedback, influencing others. However, disappointment leads to complaints, returns, or negative reviews, affecting future sales. Companies that engage with customers post-purchase—through follow-ups, loyalty programs, and personalized offers—enhance satisfaction and retention.

Brand reputation is shaped by how businesses handle post-purchase concerns. A smooth return policy, responsive customer service, and proactive issue resolution contribute to positive experiences. Consumers who feel valued become brand advocates, promoting products within their circles. Understanding these behaviours allows companies to fine-tune their strategies, ensuring long-term customer relationships. The shift from initial interest to repeated engagement highlights the importance of addressing both rational and emotional aspects of decision-making.

Consumer expectations evolve with each interaction, making consistency in product quality and service essential. A seamless transition from purchase to usage strengthens confidence in the brand. Personalized communication, timely assistance, and reward mechanisms further shape long-term buying habits. When businesses acknowledge consumer feedback and adapt accordingly, trust deepens, developing stronger connections and sustained loyalty.

In the need recognition phase of the pre-purchase phase, consumers become aware of a gap between where they are now and where they want to be. This awareness can be caused by things inside us, like physiological needs like hunger or thirst, or things outside us, like ads or recommendations from other people (Martínez-Molés et al., 2022). In the FMCG industry, people often realize they need something when they are doing normal things and notice that their home supplies are running low.

The strength of this need changes depending on the type of product. For example, food and other necessities make this need stronger and more immediate than for non-essentials. Studies show that good marketing campaigns can make people realize they have a problem or want something even if they weren't aware of it before. This is especially true when the ads compare the benefits of a product to those of competitors or other solutions that are already out there.

Once a consumer knows what they need, they search for information, which is the process of gathering and analysing data to make smart choices. People's information search habits range from very little to a lot, depending on things like how important the product is, how risky it seems, how much they already know, and how much time they have. There are two main types of information search: internal search and external search. In internal search, people look in their memories for relevant product information (Karakawa et al., 2025).

In external search, they look for information from outside sources. When doing an external search, people often look at commercial sources like ads, company websites, and sales reps, as well as personal sources like family, friends, and coworkers, public sources like consumer review sites and government publications, and experiential sources like trying out products and going to stores (Ran et al., 2024).

Over 70% of consumers now start their product research online, which shows how much the digital revolution has changed the way people look for information. Mobile devices have changed this even more by making it possible to get information right away based on location. Different age groups and genders also search in different ways (Bizuneh et al., 2022). For example, younger people tend to do more research online than older people, who may rely more on established brand preferences and traditional media.

Following the information search phase, consumers evaluate different options based on factors that are important to them. There are both mental and emotional parts to this evaluation process (Ganesh & Nagadeepa, 2024). When consumers compare options, they use evaluation criteria, which are the things about a product that they think are important. These criteria change depending on the type of product and the person's preferences (Hermann, et al., 2022). Price, quality, ease of use, brand reputation, and, more and more, sustainability credentials are common ways to judge FMCG. How people feel about a product is based on how well it fits with their personal values, social identity, and emotional needs.

When you put these mental and emotional tests together, you get an evoked set or consideration set. This is a small group of brands or products that you really think about. It has been found that most people only think about three to five options, no matter how many options are available (Peng & Lu, 2024). This cognitive economy helps people make decisions that aren't too simple, but it makes things hard for brands that aren't already in the running.

Pre-purchase behavior can be explained by several different theories. The Engel-Kollat-Blackwell model shows a step-by-step way to make decisions while taking into account different factors and feedback loops. TPB says that people decide to buy something based on how they feel about the behavior, what they think are the social norms, and how much control they think they have over their behavior (Frank, 2021).

The Elaboration Likelihood Model shows that people process persuasive messages in two ways: centrally (analytically) or peripherally (emotionally/heuristically), depending on their ability and motivation. These models show that people's actions before they buy are not just logical; they are also affected by psychological and environmental factors.

Psychological factors have a big impact on behavior before a purchase. How people understand marketing messages and product information is affected by how they are perceived. Which needs get the most attention depend on what motivates someone. Attitudes, which are formed through direct experience or exposure to information, make people more likely to buy certain products (Fuller et al., 2023).

Decisions about future consumption are based on what we learned from past consumption. Different personality traits affect how people make decisions (Saha & Sahney, 2022). For example, some people like to do a lot of research before making a choice, while others just go with their gut. These psychological factors explain why different people have different reactions to the same products.

Social factors also affect decisions made before a purchase. Consumers make decisions based on the norms and expectations set by reference groups. Family members are both sources of information and decision makers, especially when it comes to buying things for the home. Value systems that decide how important a product is and how to judge it are shaped by cultural background. Social class affects what people want to buy and how they want to buy it.

In the digital age, social media sites like Facebook and Twitter have changed the way people behave before they buy something. Peer reviews and recommendations from influential people have a big impact on what people think about a brand and how they feel about it (Davidson et al., 2025). Studies show that user-generated content now affects what over 80% of people buy in a wide range of product categories.

Another important aspect of pre-purchase behavior is economic factors. How sensitive someone is to price depends on their income, the type of product, and how much they think it is worth. Budget limits the things that can be thought about and force people to compare prices. Value assessment, or weighing the perceived benefit against the cost, often leads to final choices (Sheykhfard et al., 2025).

Uncertainty about the economy makes people less willing to take risks before they buy something, which makes them more cautious when making decisions and more likely to choose well-known brands. When the economy is bad, people usually look for more information and compare more options to find the best deal (Obukhovich et al., 2024).

In the past few years, changes in pre-purchase behavior have been caused by advances in technology. E-commerce platforms give you access to product information and comparison tools that have never been seen before. Mobile technology lets you check prices and read reviews while you're in the store. Augmented reality apps let you try out products virtually before you buy them (Pizzutti et al., 2022).

Personalized suggestions made by recommendation systems powered by artificial intelligence shape the things people are thinking about. These changes in technology have shortened the time people need to think about buying many things while also making them think about more information (Suhartanto et al., 2022). They have also made new problems, like having too much information and not being able to decide what to do when there are too many choices.

For FMCG, people's behavior before they buy often follows clear patterns. When you buy things that you do often, you don't have to make as many active decisions. Brand loyalty makes the evaluation process faster for happy customers. Things that happen in the store, like packaging, shelf placement, and sales, have a huge impact on the final choice.

Whether you shop online or in a store changes how you make decisions and how easy it is to get information. Evaluation depth is based on things about the product category, like how different alternatives are seen to be. Marketers can make more targeted strategies for different types of products when they understand these FMCG-specific behavioural patterns.

Purchase intention formation is the last step in the pre-purchase phase. This is when the consumer decides they want to buy a certain product or brand. This intention is the result of all the mental processes that came before it and is the best indicator of what the person will actually do when they buy something (Razmus et al., 2024).

However, the intention-behavior gap is still a problem for researchers because many things can happen between making an intention and actually making a purchase. Situational factors (like stock availability and unexpected costs), competing options (like last-minute sales and new options), and implementation barriers (like payment and delivery problems) are some of these (Qu et al., 2021).

Marketing plans that work deal with each stage of the pre-purchase process in a unique way. To recognize a need, people must be made aware of it through targeted advertising and relevant messaging. Information search needs product information that is easy to find and interesting across many channels. Clear positioning and unique brand benefits are good for alternative evaluation (Racat et al., 2021).

3.3 Post-Purchase Behavior

Behaviours and thoughts that happen after a person buys a product or service are called consumer post-purchase behaviour (Pizzutti et al., 2022). This part of a consumer's behavior goes beyond just buying something. It includes using the product, evaluating it, figuring out how satisfied they are with it, and then deciding whether to buy it again or throw it away. People's actions before they buy have usually gotten a lot of attention, but what happens after they buy is just as important for marketers because it has a direct effect on keeping customers, building brand loyalty, word-of-mouth communication, and long-term business success.

The journey after the purchase starts when the product is received and used for the first time. At this stage, customers form their first impressions of the product's quality, performance, and ease of use (Obukhovich et al., 2024). These first interactions often set the tone for the whole ownership experience and have a big effect on how satisfied people are. This first phase of using FMCG happens quickly, sometimes just hours or days after the purchase.

The taste, smell, feel, and look of a product are some of the most important senses that shape first impressions. Initial product reviews also pay a lot of attention to how well the packaging works, how easy it is to use, and how convenient it is. According to research, the first few interactions with a product make strong memories that last throughout the ownership cycle. This means that these early interactions have a big impact on how satisfied people are with the product overall (Hsiao, 2022).

Cognitive dissonance is a very important psychological phenomenon in the first few days after a purchase. This refers to the mental pain people feel when they're not sure if they made the right choice, especially after making a big or expensive purchase (Saleem et al., 2024). Dissonance usually happens when someone is aware of other options they didn't choose, is worried about how well a product will work, or feels bad about spending money.

There is less dissonance with FMCG because there is less financial risk, but it still happens, especially when people switch from their favourite brands to new ones or try out new product categories. People usually deal with dissonance in several ways, such as looking for confirmation in the form of positive reviews, ignoring negative information about the product they've chosen, or making sense of their choice by selectively perceiving the benefits of the product (Fernandez-Lores et al., 2024).

As people make purchases a part of their daily lives, patterns of how they use products start to form. These patterns are very different for different types of customers and products. There are three types of usage for FMCG products: functional (using a product for its main purpose), situational (using a product because of a certain situation), and symbolic (using a product to show who you are or your status). Evaluations done after a purchase are greatly affected by how often, how intensely, and in what setting something is used (Sameeni et al., 2022).

Product satisfaction is usually higher for items that fit easily into existing consumer habits. During this phase, problems with usage, unexpected inconveniences, or performance can lead to re-evaluation and dissatisfaction, even if the first impression was a good one. To better understand this important phase, marketers are tracking actual usage patterns more and more through connected packaging, mobile apps, and customer feedback.

Post-purchase evaluation is an important part of how people act after they buy something. As part of this ongoing evaluation process, expectations formed before the purchase are compared to how the product actually works. According to the expectation-confirmation theory, people are satisfied when a product meets or exceeds their expectations, and they are unhappy when it doesn't (Philp & Nepomuceno, 2024).

These evaluations happen both consciously and subconsciously, and people are always changing how they feel about a product based on their experiences with it. For FMCG, evaluation cycles are usually shorter but happen more often. This makes it easy to change expectations quickly across multiple purchase occasions. These changing opinions are affected by things like sensory properties, functional benefits, emotional responses, and social feedback (Razmus et al., 2024).

Customer satisfaction is the good feeling that comes from positive reviews after a purchase. This feeling happens when people think a product gives them what they want or fixes a problem they were having. There isn't just one level of satisfaction; there are different levels that can be reached depending on how well the product meets expectations (Grigsby et al., 2021).

There are three different kinds of satisfaction that affect what people do after they buy something: attribute satisfaction, which is about specific product features; overall satisfaction, which is about the whole product experience; and process satisfaction, which is about the buying process itself (Hood et al., 2023).

Customers' happiness is strongly linked to their plans to buy again, good word-of-mouth, and brand loyalty, so marketers make it their main goal to keep customers happy. Low involvement and habitual buying patterns make it hard to measure satisfaction in the FMCG industry. This is because of the need for sensitive metrics that can pick up on small changes in preferences.

Dissatisfaction happens when a product doesn't live up to expectations. It can make people feel bad emotions like mild disappointment or intense anger. There are four common ways for unhappy customers to react: voice (complaining directly to the company), exit (switching to different products or brands), loyalty (continuing to buy even though unhappy), or neglect (cutting back on consumption without formal complaints).

The exact response depends on things like how bad the problem is, who is to blame, how much it costs to switch, and the person's personality. There are a lot of alternatives and low switching barriers in FMCG categories, so they tend to have higher exit responses (Dankwah et al., 2024).

The popularity of social media has changed how people complain because it makes it easy for complaints to be shared, which can have a negative effect on someone's reputation. Customers who are unhappy can become loyal advocates if their complaints are handled well. This is called the "service recovery paradox," and it means that problems that are fixed create more loyalty than service that is error-free (Chen et al., 2023).

The last step in behavior after a purchase is deciding what to do with the product. However, consumer researchers don't pay as much attention to these decisions. There are different ways to get rid of a product: you can keep it, lend, rent, or store it temporarily, throw it away, recycle, donate, or sell it permanently, or find another use for it (Zhao et al., 2023).

People are more interested in environmentally friendly ways to get rid of waste, especially for FMCG that come in a lot of packaging. When people decide to throw something away, they often start buying new things to replace the things they've used up or thrown away. Figuring out how people throw things away helps marketers guess when people will buy them again and come up with the best ways to advertise to get people to make that next purchase (Goyal & Deshwal, 2023).

Word-of-mouth communication is a big result of what people do after they buy something, and it has big marketing implications. Customers who are happy with a product or service often tell others about it, both in person and online, through channels like social media posts, online reviews, and product ratings. Consumers trust recommendations from other people more than communications from companies (Butkouskaya et al., 2021).

This makes organic word-of-mouth very valuable. Sharing experiences is done for a number of reasons, including altruism (to help others make good decisions), self-improvement (to show off your knowledge), product involvement (to show enthusiasm for the category), and reciprocity (to repay help previously received).

A lot of people talk about FMCG products, especially when they surprise customers with benefits or solve long-standing problems. Companies are coming up with more and more ways to get people to talk about their purchases in a positive light after the fact. Some examples are asking for reviews, running social media campaigns, and starting referral programs.

Repeat purchases become the most important part of behavior after a purchase from a business point of view. As people use a product more, this behavior changes from being a conscious choice to a habitual pattern. When it comes to FMCG, buying the same thing repeatedly often becomes automatic and doesn't require much thought.

Several theories try to explain why people buy things repeatedly: the reinforcement theory says that satisfying experiences make people more likely to buy again; the learning theory says that people create mental scripts that make it easier for them to decide to buy again; and the commitment-trust theory says that being reliable builds relationship commitment that keeps repurchase patterns going (Smith et al., 2023).

The likelihood of buying the same thing again varies by type of product. For example, convenience goods are more likely to be bought again than shopping goods. Brand loyalty is a more advanced form of repeat purchasing that is marked by commitment and a refusal to consider other offers. According to research, loyal customers spend more, are easier to serve, and actively promote preferred brands. This means that building loyalty should be a strategic priority (Indwar & Mishra, 2023).

Understanding behavior after a purchase can be used in a lot of different marketing tasks. Product developers use feedback from customers after a product has been bought to improve features and fix problems with how it works (Wang et al., 2023). Patterns of complaints are used by customer service departments to make support systems better. Real customer testimonials that are collected after a purchase are useful for marketing communications.

Loyalty programs focus on certain actions after a purchase to encourage people to keep buying from that business. The designs of some packaging include features that make using the product after buying it better. Data analytics are tracking more and more post-purchase metrics to guess how customers will act in the future and make use of marketing resources (Dobre et al., 2023).

Consumer behavior after a purchase is not a fixed endpoint in the consumer journey, but rather a process that is always changing. Marketers can create strategies that go beyond the initial purchase to build lasting customer relationships, encourage positive word-of-mouth, and ensure long-term business growth by understanding the psychological, social, and practical aspects of experiences that happen after a purchase (Fang et al., 2021).

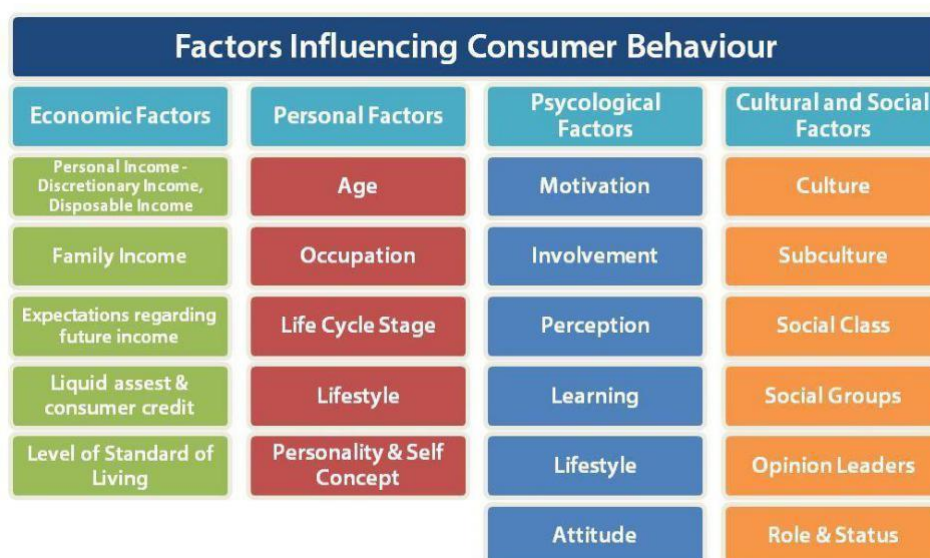
3.4 Influencing Factors

Psychological factors, such as attitudes, perceptions, and motivations, play important role in shaping how consumers evaluate FMCG products. These factors determine the emotional and cognitive responses toward brands. Social factors, including family, peers, and societal norms, further influence purchase decisions by creating social pressure or approval. In India's collectivist culture, the opinions of reference groups often significantly impact brand choices and consumption patterns.

Cultural factors, deeply rooted in India's diverse traditions, values, and beliefs, heavily influence consumer preferences and brand loyalty. For instance, regional preferences and festivals often drive demand for specific products. Personal factors, such as age, gender, income, occupation, and lifestyle, further shape individual choices. These factors help segment consumers and predict their behavior in the highly competitive FMCG market.

Economic factors, such as affordability, income levels, and financial constraints, directly impact purchasing power and product choices. Price sensitivity is a key consideration for Indian consumers, especially in the FMCG industry. Technological factors, including the rise of e-commerce platforms, digital marketing, and social media, have transformed how consumers discover, evaluate, and purchase products. These advancements have made shopping more accessible and convenient, particularly in urban and semi-urban areas.

Figure 3: Factors Influencing Consumer Behavior



Source: Howard & Sheth (1969)

3.4.1 Psychological Factors

Psychological factors have a big impact on how people act, how they make decisions, and how happy they are with the purchases they make. People selectively pay attention to only a small portion of marketing messages because perception is one of the main psychological factors that shapes how they process and understand information from the outside world (Ostrovskiy et al., 2021). This process includes selective attention, selective distortion, and selective retention. In the FMCG industry, these factors can affect how much attention a product gets. Sensory marketing uses the way our senses work to give brands unique sensory signatures.

Another important psychological factor that leads to goal-directed behavior is motivation. It comes from people's unmet needs, which makes them want to buy and consume things to feel better. Abraham Maslow's hierarchy of needs helps us understand how different levels of motivation affect our choices about what to buy (Šostar & Ristanović, 2023). In the FMCG industry, marketers often go after more than one motivational state at the same time, making sure that products meet both practical and emotional needs (Warmath et al., 2022).

Learning is an important psychological process that changes how people act by giving them new experiences. There are three main theories that try to explain how consumers learn: classical conditioning says that products are linked to good things; operant conditioning says that behavior is reinforced by rewards; and cognitive learning says that information is processed in the mind without direct experience. Learning changes how people think about a brand, how important attributes are, and how they usually buy things (Siddiqui et al., 2022).

Attitudes are long-lasting judgments that make people more likely to act in certain ways. They include cognitive (thoughts and beliefs about the product), affective (feelings and reactions to the product), and conative (behaviors that people tend to have toward the product). The strength of an attitude affects how resistant it is to change and how well it can predict behaviour (Idowu-Mogaji & Eze, 2024).

Personality traits like agreeableness, openness to experience, and extroversion affect how people act and what they buy. Brand personality, which shows how the company is like a person, is another thing that affects what people want. Emotions are a big part of how people decide what to buy, even when the options seem functionally similar. The Pleasure-Arousal-Dominance (PAD) model sorts how people feel about marketing and the places where they buy things into three groups (Yamamoto & Murakami, 2022).

How people think about risk has a big effect on how they act, especially when they are buying something important or new. Consumers see different kinds of risk, such as functional, financial, physical, social, and psychological risk. Some ways to lower your risk are to look for information, be loyal to a brand, try out products, look at warranties and endorsements, and draw conclusions about price and quality. In these categories, brand familiarity is the main way that risk is reduced (Siddiqui et al., 2022).

Consumers make choices that are in line with how they see themselves or how they want to see themselves based on their self-concept and identity. People buy things that make them feel better about themselves, help them become the person they want to be, or show that they belong to a group. There is identity-based consumption across all types of products, but it is more noticeable when it comes to widely used items that are seen by people (Zhao & Tsubaki, 2025).

Psychological factors play a role in every step of the buying process, from figuring out what they need to evaluating their purchase afterward. Neuroimaging, implicit association tests, and eye-tracking are some of the new research methods that give information about psychological processes that people can't explain. By combining psychological knowledge with data analytics, marketers can make better segmentation plans, product designs, and ways of communicating with customers that are more in line with what they choose (Chen et al., 2024).

People in FMCG markets do things that don't make sense, like paying more for branded products that are chemically the same as private labels, being loyal to certain brands even though they aren't very different from each other, and not wanting to try new products even though they work better. These actions are caused by psychological factors (Li et al., 2024).

3.4.2 Social Factors

Because people buy things with other people, social factors have a big impact on how people behave as consumers (Gao et al., 2022). These things affect what kinds of products people want, how they find information about them, what other options they think about, and how they rate their satisfaction after buying something. Some examples of reference groups are membership, aspirational, and dissociative groups.

People use these groups to judge their own thoughts, beliefs, and actions. There are three main ways that they change people's behavior: informational influence, utilitarian influence, and value-expressive influence. Different types of products have different levels of reference group influence. For example, luxury goods that are bought by many people have stronger social influence than necessities that are bought by few people (Bhukya & Paul, 2023).

The way a family is set up also has a big effect on how people buy things from childhood to adulthood. Family consumer socialization passes on knowledge, skills, attitudes, and behaviours about buying things from one generation to the next. Different people in the family play different roles in making purchases (Siddiqui et al., 2022). For example, kids now have a say in what the family buys earlier and in more categories. As households go through the formation, growth, contraction, and dissolution stages of the family life cycle, they also change the ways they buy things (Salvatore et al., 2022).

Opinion leadership dynamics set up channels of social influence through which information and opinions about products can move. Opinion leaders have a lot of power over other people's buying decisions because they know a lot about the product, are active in the category, and have a lot of social connections (Zaman & Kusi-Sarpong, 2024). When compared to followers, leaders gather a lot of information about a product, get more media attention, and adopt new ideas faster (Xiao et al., 2023).

Different social classes affect how much people buy by sharing similar economic situations, educational backgrounds, job status, and ways of living (Xia et al., 2022). Upper-class shoppers usually care about quality, style, and being one of a kind when they buy something. Middle-class shoppers try to find a balance between quality and value, and working-class shoppers care most about functionality, durability, and value. Social class affects more than just money; it also affects how things are represented, which stores people like, and where they get their information (Šostar, M., & Ristanović, 2023).

Consumption norms are affected by social roles and status positions, which in turn affects buying behavior in social settings (Dhaliwal et al., 2025). Products are often used as role-performance tools to help people do their jobs and show others they are committed. Status display is the act of using things you buy to show off your social position through status symbols, which are seen as signs of success or prestige (Idowu-Mogaji et al., 2024). This theory of conspicuous consumption explains why people are willing to pay more for products that are functionally the same but have a well-known brand prestige.

There are two types of social comparisons that affect consumption: upward comparisons lead to aspirational consumption and downward comparisons lead to status confirmation consumption. Digital social influence has changed the way people normally interact with each other, and online reviews from customers have become the main source of information. Social networks make electronic word-of-mouth spread very quickly, creating viral patterns that can help or hurt a product's reputation. Social media influencers have become specialized opinion leaders whose product endorsements affect people's decisions to buy across all age groups.

Through shared values, traditions, and symbolic meanings, cultural and subcultural identities create social frameworks that shape how people buy things. When people join a subculture because of their race, religion, location, or shared interests, they form communities with their own unique tastes and habits. The growing number of multicultural people in many markets has given marketers both problems and chances.

Communication through word of mouth is a strong way to affect social behavior, and personal recommendations have a bigger impact on buying decisions than ads. It's because negative communication tends to have a bigger effect than positive communication that damage control is the most important part of reputation management.

Social influence has big effects on marketing, and effective strategies use social dynamics by building communities, forming partnerships with influencers, using social proof, and encouraging good word-of-mouth. Marketers can make better strategies that work with the way people make decisions in their social environments by mapping the social ecosystems around consumption.

3.4.3 Cultural Factors

Cultural factors have a big effect on how people act, which changes products, brands, and marketing messages (Ghali-Zinoubi, 2022). There is a set of shared meanings, values, customs, and symbols that determine how people act in different social situations. These factors go beyond just personal tastes to determine the basic types of goods that people in a society think they need or want (Elhoushy & Lanzini, 2021).

The main parts of culture that affect how people act as consumers are cultural values, norms, customs, myths, rituals, and symbols (Kumar & Nayak, 2023). Value orientations help people make decisions, while norms tell people how to behave when they are supposed to be consuming something. Traditional ways of acting that have been passed down from generation to generation are based on customs. These create stable consumption habits that don't like change (Šostar & Ristanović, 2023).

Cultural myths tell stories that explain social realities and shape what people want to buy. Rituals are set sequences of symbolic actions that usually involve certain brands or products. Cultural symbols are things, actions, or ideas that are understood to have meaning in a certain culture (Qiu & Zhang, 2024).

Cultural learning happens through both formal and informal ways of socializing that pass on consumption knowledge from one generation to the next. Different types of products have different levels of cultural influence. Food, clothing, party, and self-care items have the strongest cultural patterns because they are so closely linked to cultural identity and physical embodiment (Lee & Lalwani, 2024).

Different national cultures have different ways of buying things that are based on history, geography, and shared values within a country's borders. Hofstede's cultural dimensions help us understand these national differences by showing how brand loyalty, adopting new ideas, responding to ads, and price sensitivity differ across countries (Mal & Nehra, 2023).

Because of differences in geography, history, and economy, regional subcultures within nations create even more variety in what people buy. Subcultures based on ethnicity or religion create unique consumer groups based on shared history, beliefs, and behaviours.

Cohorts of generations make up cultural subgroups that have their own unique ways of buying things and using them. There are differences in how people feel about brands, how they like to shop, how much media they watch, and how they react to different types of advertising. Baby Boomers are more loyal to brands and shop in traditional ways. Generation X finds a balance between practical value-seeking and brand relationships. Millennials put experience, ethical consumption, and digital engagement at the top of their list of priorities. And Generation Z is more concerned with authenticity, social responsibility, and shopping on their phones first.

Values, norms, and practices change over time, which makes consumption environments more fluid. This conflict between cultural change and persistence makes it hard for businesses to balance new ideas with cultural continuity (Ortiz et al., 2024). For cross-cultural marketing to work, you need to be able to deal with cultural differences by using the right adaptation strategies. Cross-cultural marketing is based on three main approaches: standardization, adaptation, and cultural fusion. Standardization means using the same marketing across all cultures; adaptation means changing things to fit local cultural expectations; and fusion means mixing global and local elements to make unique hybrid offerings (Chatterjee et al., 2022).

As time goes on, cultural authenticity has become a bigger part of how people judge products and brands. People are more aware of how brands use cultural symbols and practices because of worries about cultural appropriation. People tend to feel better about brands that respectfully and knowingly engage with different cultures than brands that are seen as exploiting cultural elements in a shallow way (Debucquet et al., 2024).

In the FMCG industry, cultural factors affect many aspects of consumer behavior, such as their preferences for different senses, package sizes, brand stories, distribution strategies, promotional timing, and how sensitive they are to price changes. Businesses can make their marketing strategies more effective by taking these cultural factors into account. This is because these factors affect how customers understand and judge products.

3.4.4 Personal Factors

There are a lot of personal factors that affect how people make decisions and what they buy. Along with psychological, social, and cultural factors, these all shape how people behave as consumers. Age and stage of life are two of the most important personal factors that affect how and what a person buys as they go through life (Šostar & Ristanović, 2023).

Young people are more likely to try new products, be more active online, and let their friends have a bigger impact on their purchases (Idowu-Mogaji & Eze, 2024). People in the middle of their lives are usually concerned with family needs, buying things that are good value for money, and finding ways to save time. Quality, dependability, and functionality are often more important to older consumers than novelty or showing off their status.

Occupation also affects consumption through effects on income, professional identity, and practical needs. Based on their job-related needs, limited income, and social expectations, people in different occupational groups develop different ways of buying things. Income level, spending habits, the desire to save, and credit use are all economic factors that have a big effect on purchasing power and consumption priorities (Martinez et al., 2024).

Income is both an enabling and a constraining factor. It sets limits on what people can consider while also opening opportunities for extra purchases (Santos-Corrada et al., 2024). In FMCG markets, economic factors affect how well private label products are received, how people buy in bulk, and how well people respond to promotions.

Lifestyle patterns show how people show who they are by making consistent choices about what they buy, which leads to logical ways of living. Lifestyle segmentation methods, such as the VALS (Values and Lifestyles) and AIO (Activities, Interests, and Opinions) frameworks, find groups of consumers who share similar buying habits that go beyond demographic categories (Preece et al., 2025).

Some common lifestyle groups are experiencers (looking for new things and sensory stimulation), strivers (wanting to improve their status but limited by money), achievers (focused on their career and success), and thinkers (principled, well-informed, and pragmatic). FMCG markets are becoming more lifestyle-based, with specialized product lines aimed at health-conscious buyers, buyers who value convenience, shoppers who value ethics, and traditional value seekers (Su et al., 2021).

Personality traits have a big effect on how people act as consumers, changing how they react in different situations. Some important personality traits are the ability to come up with new ideas, the desire for variety, materialism, the need to think, and the fear of taking risks. These traits explain why people search for information in different ways, have different brand loyalty patterns, and are more or less open to marketing messages (Szaban et al., 2025).

People who are high innovator adopters try new products earlier, look for more information, and are more interested in product attributes than people who are late adopters (Dulam et al., 2021). People who don't like taking risks tend to choose well-known brands, long warranties, and stores they've been to before.

People choose products that reinforce, or project desired self-images based on their self-concept and identity concerns. Identity-based consumption is the idea behind why people are willing to pay more for brands that fit with how they see themselves or how they want to see themselves.

Time constraints and temporal orientation affect buying habits by affecting how often people shop, how willing they are to prepare, and how much they value convenience. People who are short on time look for information less thoroughly, are more willing to pay more for convenience, and are less price sensitive when they can save time. How people save money, choose good investments, and react to delayed benefits like better health or environmental protection are all affected by their temporal orientation (Puteri et al., 2022).

As digital tools change the way people shop, how they adopt new technologies is becoming a more important personal factor. Different people have different levels of comfort with technology, which means that different groups of people use e-commerce, mobile shopping apps, smart home devices, and social commerce platforms at different levels.

Personal factors have an effect on consumers, showing how different they are and the need for targeted marketing strategies. Instead of trying to make products, communications, and shopping experiences that work for everyone, marketers can focus on making products, communications, and shopping experiences that work for specific groups of people by understanding these personal dimensions (Khashab et al., 2023).

3.4.5 Economic Factors

Economic factors have a big impact on how consumers make decisions because they affect their buying power, spending priorities, and opinions about what things are worth. Income levels are one of the most important economic factors that affects how people behave as consumers because they determine what they can and can't buy (Nigam et al., 2024).

Income elasticity shows how the demand for certain goods changes when people's incomes change. Things that people need have lower income elasticity than things that people want. People with higher incomes tend to be more loyal to brands, less price conscious, and more focused on convenience when they shop. People with lower incomes, on the other hand, make decisions based on price more often, respond better to sales, and switch stores more often.

Price perceptions have a big impact on what people buy, and they do this through complicated psychological processes that go beyond objective monetary assessment (Lemarié & Marette, 2022). Reference prices, how prices are presented, and the situation all affect how consumers think about the cost. Price-quality inferences say that more expensive things are better, which is why people sometimes choose the more expensive options even when they are on a tight budget. Different types of goods are more or less sensitive to price changes. Hedonic goods are less sensitive than utilitarian goods (Elhoushy & Lanzini, 2021).

It is possible to understand how people use limited resources to get the most satisfaction from them by using economic utility theory. It thinks of consumers as smart people who use cost-benefit analysis to make decisions about what is best for them. Value perception links price to benefits received, with factors like acquisition value, transaction value, in-use value, and redemption value affecting decisions to buy. These parts explain why people sometimes pick more expensive options even when they don't have the money. They weigh the performance, convenience, emotional, and social benefits against the cost (Sarkodie et al., 2023).

Being aware of the opportunity cost is an important part of making decisions as a consumer because it means that buying one thing means giving up other options and making economic trade-offs (Luo et al., 2024). This idea is different for each person and situation; some people think about options that have already been ruled out, while others focus on options that are available right now. When people compare high-end products to cheaper options or when they decide which categories to buy, opportunity cost is the most important thing to think about for FMCG products.

Conditions in the economy, like inflation, recession, unemployment, and interest rates, set the big picture and affect how people spend their money. When the economy is bad, people often change the way they act (Asanprakit & Kraiwanit, 2023). For example, they might trade down to cheaper options, do more price comparison shopping, put off buying things they don't need right away, and switch from eating out to eating at home. These effects of the business cycle are especially clear in FMCG. During tough times, people change the things they buy by switching brands, downsizing packages, buying more private label products, and buying less of certain categories (Xue et al., 2021).

Financial limits set by budgets make it hard for people to make choices and force them to prioritize purchases. Consumers make budgets in several ways, such as by keeping track of their spending, mentally accounting, and planning their finances (Zhang et al., 2021). These limits affect not only whether or not people buy things, but also when they buy them, what quality level they choose, and what brand they buy.

Discounts, rebates, coupons, and loyalty rewards are all examples of economic incentives that have a big impact on how people act. How well these incentives work depends on a number of things, such as the size of the discount, how the promotion is worded, and when it happens in relation to the buying cycle (Dineri et al., 2024). Knowing how economic factors affect consumer choices in various market segments and situations helps marketers come up with strategies that are both financially sound and connect with customers in a way that goes beyond just competing on price (Parajuly et al., 2024).

3.4.6 Technological Factors

Technology has had a big effect on consumer behavior, changing how people find products and services, evaluate them, buy them, and interact with them (Gao et al., 2022). Access to digital information has greatly altered how consumers learn about products, shifting the balance of power from marketers to consumers. Over 80% of people now research products online before they buy them. This easier access to information has made people smarter and more demanding of product performance, honesty, and value (Khan et al., 2023).

E-commerce platforms have changed the way people buy things by making them easier and more flexible. Traditional problems with brick-and-mortar stores, like having limited shelf space and being limited by location, can now be solved by digital marketplaces (Nigam et al., 2024). More changes have been made to buying habits by automating routine purchases through subscription models and auto-replenishment options. Omnichannel retailing blurs the lines between online and offline shopping, making shopping journeys that go from one channel to another without any problems (Figueiredo et al., 2025).

As a result of its always-on connectivity and location-based features, mobile technology has sped up the digital transformation of consumer behavior. Smartphones are always-on shopping tools, and mobile apps open new shopping channels with easy-to-use interfaces made for buying things while you're on the go (Zhu et al., 2024). Location-based services let stores send customers offers that are relevant to their current location when they are near stores or enter certain shopping areas. Digital wallets, contactless payments, and biometric authentication make mobile payment systems easier to use (Jain et al., 2024).

Social media sites have opened up new ways for people to influence others, which affects what people like, how they find products, and what they decide to buy. During the customer journey, these platforms play many roles, such as discovery engines, validation tools, customer service channels, and community spaces where customers can share their product experiences. Influencer marketing is a new type of advertising that uses trusted voices in social communities to change how people think about a product (Asanprakit & Kraiwanit, 2023).

AI and machine learning have changed marketing by making it possible to give each customer a more personalized experience. Some of these technologies are chatbots, virtual assistants, recommendation engines, and predictive analytics. Personalization in FMCG categories is done through promotions, content, and product suggestions that are made just for the customer.

Augmented and virtual reality technologies have made it possible to interact with products in new ways, combining the offline and online shopping experiences (Cenizo, 2025). Virtual product trials let people see how products will work in the situations they want to use them in before they buy them, and virtual store environments are like real stores but are more convenient and give people more information.

Products that are connected to the Internet of Things (IoT) can talk to customers, manufacturers, and other devices. Smart appliances track how they are used, connected packaging keeps track of what is eaten, and wearable tech collects information about your health and activity. This data gives manufacturers a level of insight into how products are actually used that has never been seen before (Yuen et al., 2023).

This lets them make products that better match how products are used and come up with services that add value to products through digital extensions. Voice assistants have made shopping even easier by letting you add items to your shopping list verbally and order products directly through conversational interfaces.

Big data analytics have changed how we understand consumers by collecting and analysing huge amounts of data. This has made micro-segmentation possible and allowed us to track people's behavior across devices and channels (Chung et al., 2022). This lets you see how well a campaign is doing in real time, test different marketing strategies quickly, and keep improving your products based on how the market really reacts.

Consumer behavior is changing because of technology, which gives marketers both chances and problems. Positive outcomes include making it easier to buy, making sure products better meet customer needs, allocating marketing resources more efficiently, and providing better support after a purchase. Privacy concerns, too much information, channel complexity, data security risks, and technological barriers for some consumer groups are some of the problems that need to be solved.

4. Practical Part

This thesis uses quantitative approach to examine the relationship between independent and dependent variables in the Indian FMCG industry. The research adopts a exploratory design, focusing on the influence of psychological, social, cultural, personal, economic, and technological factors on consumer purchase and repeat purchase intentions. The thesis uses a structured questionnaire, which includes demographic information, independent variable assessment, and dependent variable measurement.

Data collection occurs over two months using Google Forms, with non-probability purposive sampling for 170 participants. The thesis uses SPSS software for multiple levels of statistical analysis, including demographic statistics, descriptive statistics, and hypothesis testing. The research methodology addresses reliability and validity concerns through Cronbach's alpha coefficient, content validity through expert review, and methodological and statistical rigor.

4.1 Demographic Analysis

The study reveals a significant age distribution in FMCG consumption, with over half of the sample being aged 25-34. Young adults dominate the market, likely due to their purchasing power, evolving preferences, and digital commerce exposure. The 35-44 age group follows, with stable incomes and habitual buying patterns. The 18-24 age group is smaller but significant, possibly driven by impulse purchases and brand experimentation. Older age groups, particularly those over 55, show minimal engagement.

Table 1 - Age

Age	Frequency	Percentage
18-24 Years	31	18
25-34 Years	89	52
35-44 Years	37	22
45-54 Years	11	6
55 Years & Above	2	1
<i>Total</i>	<i>170</i>	<i>100</i>

Source: Based on the survey results

The gender distribution of FMCG purchases shows a significant majority of male consumers, possibly due to purchasing responsibilities or household decision-making. Female consumers also make up a significant share, possibly due to personal care preferences. A small percentage of consumers fall under "Prefer not to say" and "Other," indicating growing inclusivity and evolving consumer identities. This diversity suggests a shift towards broader representation in consumer behavior studies.

Table 2 - Gender

Gender	Frequency	Percentage
Male	104	61
Female	55	32
Prefer not to say	6	4
Other	5	3
<i>Total</i>	<i>170</i>	<i>100</i>

Source: Based on the survey results

The income distribution of the FMCG consumer base is diverse, with the largest segment falling between ₹75,001 - ₹1,00,000, indicating a strong middle-to-upper-income household. The ₹50,001 - ₹75,000 group follows closely, indicating financially stable consumers. Lower-income segments are budget-conscious, while the higher-income category above ₹1,00,000 reflects premium buyers. This diverse income spread reflects differing consumption habits due to financial flexibility and lifestyle choices.

Table 3 - Monthly Household Income

Monthly Household Income	Frequency	Percentage
Less than ₹25,000	23	14
₹25,000 - ₹50,000	26	15
₹50,001 - ₹75,000	41	24
₹75,001 - ₹1,00,000	44	26
Above ₹1,00,000	36	21
<i>Total</i>	<i>170</i>	<i>100</i>

Source: Based on the survey results

The education profile shows a strong dominance of highly educated consumers, with nearly half holding a master's degree. This suggests a consumer base that is likely informed, brand-conscious, and influenced by product quality, reviews, and digital marketing. Bachelor's degree holders form the next largest segment, representing young professionals and early-career individuals who balance brand preferences with affordability. The presence of doctorate and professional degree holders, though smaller, indicates participation from niche.

Table 4 - Education Level

Education Level	Frequency	Percentage
High School or Below	5	3
Bachelor's Degree	65	38
Master's Degree	83	49
Doctorate	6	4
Professional Degree	11	6
<i>Total</i>	<i>170</i>	<i>100</i>

Source: Based on the survey results

The study reveals that over half of the sample is comprised of salaried employees, indicating a stable consumer base with structured purchasing habits. Self-employed individuals, including business owners and freelancers, prioritize value-driven purchases. Students, a growing demographic, are inclined towards affordability, trends, and digital shopping. Homemakers, who make up a smaller portion, may have lower individual purchase frequency.

Table 5 - Occupation

Occupation	Frequency	Percentage
Student	27	16
Employee	96	56
Self-employed	32	19
Homemaker	10	6
Unemployed	2	1
Other	3	2
<i>Total</i>	<i>170</i>	<i>100</i>

Source: Based on the survey results

The geographic distribution shows a strong concentration of consumers from urban metropolitan areas, making up nearly two-thirds of the sample. This reflects higher exposure to modern retail formats, digital shopping, and premium FMCG brands. Urban non-metropolitan consumers form a significant share, indicating an expanding market where convenience and affordability play key roles. Semi-urban areas contribute a smaller portion, suggesting a gradual shift toward branded products but with a continued reliance on local alternatives. Rural representation remains minimal, highlighting potential barriers such as limited product availability, preference for traditional shopping, or lower brand penetration.

Table 6 - Geographic Location

Geographic Location	Frequency	Percentage
Urban Metropolitan	107	63
Urban Non-Metropolitan	48	28
Semi-urban	10	6
Rural Area	5	3
<i>Total</i>	<i>170</i>	<i>100</i>

Source: Based on the survey results

Most consumers are in households with three to four members, indicating a preference for balanced purchasing. Larger families with five to six members tend to prioritize value packs, shared consumption, and frequent restocking. Smaller households are independent buyers or nuclear families with selective buying habits. The minimal share of households with more than six members indicates a declining trend of joint families, and modern FMCG consumption.

Table 7 - Family Size

Family Size	Frequency	Percentage
1-2 members	17	10
3-4 Members	95	56
5-6 Members	55	32
More than 6 Members	3	2
<i>Total</i>	<i>170</i>	<i>100</i>

Source: Based on the survey results

The data shows that a significant portion of consumers buy FMCG products multiple times a week, with daily and 2-3 times per week purchases being the majority. This suggests a high dependency on fresh and essential goods, possibly driven by perishables, personal care items, and impulse buying. Weekly shoppers are focused on planned purchases and routine restocking, while bulk shoppers prioritize discounts and convenience.

Table 8 - FMCG Purchase Frequency

FMCG Purchase Frequency	Frequency	Percentage
Daily	43	25
2-3 Times a Week	61	36
Once a Week	38	22
Once in Two Weeks	16	9
Once a Month	12	7
<i>Total</i>	<i>170</i>	<i>100</i>

Source: Based on the survey results

4.2 Descriptive Analysis

The study reveals that while emotions and mood fluctuations influence buying decisions, they are not the sole drivers. Past experiences and brand perception are more influential than emotional appeal. Although emotional appeal is present, rational decision-making still plays a role. The distribution of responses shows a slight leftward skew, suggesting that most consumers agree with the findings. Consistency in quality, positive past interactions, and strong brand associations have a more lasting impact on buying behavior in the FMCG industry.

Table 9 - Psychological Factors

Psychological Factors	Mean	SD	Skewness	Kurtosis
Mood influences FMCG purchase decisions	3.541	1.315	-0.557	-0.849
Emotional appeal drives FMCG purchases	3.306	0.961	-0.324	0.034
Perceived quality outweighs actual features	3.600	1.034	-0.564	-0.057
Beliefs and attitudes shape brand choice	3.700	0.966	-0.402	-0.252
Past experiences shape current purchases	3.829	1.021	-0.969	0.588
<i>Average</i>	<i>3.595</i>	<i>1.059</i>	<i>-0.563</i>	<i>-0.107</i>

Source: Based on the survey results

Social influences significantly influence purchase decisions, with family recommendations being the most influential. Friends' recommendations have a slightly lower effect, while social media and online reviews contribute to brand perception. Celebrities and influencers also influence brand choices, but endorsements may not always translate into direct purchases. Social status also influences brand preferences, with some consumers relying on personal image and perceived standing.

Table 10 - Social Factors

Social Factors	Mean	SD	Skewness	Kurtosis
Family recommendations influence FMCG purchases	3.376	1.471	-0.335	-1.286
Friends' recommendations impact FMCG choices	3.129	0.970	-0.145	-0.555
Social media reviews affect product trials	3.482	1.188	-0.536	-0.585
Admired individuals' brands influence decisions	3.447	1.156	-0.613	-0.335
Social status affects brand preferences	3.441	1.130	-0.810	-0.127
<i>Average</i>	<i>3.375</i>	<i>1.183</i>	<i>-0.488</i>	<i>-0.578</i>

Source: Based on the survey results

FMCG purchase decisions are influenced by cultural factors, with festivals being a major driver. Traditional values and regional customs guide brand choices, while modern influences and lifestyles also influence decisions. Consumers are conscious of aligning their choices with cultural identity, with cultural factors interacting with convenience, pricing, and contemporary trends. This mix of tradition and modern preferences makes FMCG consumption a mix of tradition and modern preferences.

Table 11 - Cultural Factors

Cultural Factors	Mean	SD	Skewness	Kurtosis
Cultural background shapes product preferences	3.582	1.357	-0.442	-1.122
Traditional values guide FMCG choices	3.212	1.022	-0.167	-0.119
Regional customs influence purchase decisions	3.229	1.192	-0.517	-0.626
Cultural respect impacts brand selection	3.365	1.165	-0.361	-0.575
Festivals drive FMCG purchasing patterns	3.682	1.085	-0.831	0.245
<i>Average</i>	<i>3.414</i>	<i>1.164</i>	<i>-0.463</i>	<i>-0.440</i>

Source: Based on the survey results

FMCG purchasing is influenced by personal factors such as age, interests, hobbies, lifestyle choices, and profession. Age influences product preferences, while hobbies shape consumption patterns in health, beauty, and specialized food products. Personal traits and job roles also play a role, but not in isolation. FMCG choices are a blend of age-driven habits, personal interests, and lifestyle considerations, rather than a single dominant factor.

Table 12 - Personal Factors

Personal Factors	Mean	SD	Skewness	Kurtosis
Age group determines product preferences	3.806	1.256	-0.787	-0.486
Lifestyle choices dictate brand selection	3.394	0.944	-0.010	-0.376
Personality traits influence brand choices	3.465	1.137	-0.744	-0.264
Profession affects FMCG product choices	3.388	1.236	-0.472	-0.752
Interests and hobbies guide purchases	3.724	0.955	-1.071	1.341
<i>Average</i>	<i>3.555</i>	<i>1.106</i>	<i>-0.617</i>	<i>-0.107</i>

Source: Based on the survey results

Economic factors significantly influence FMCG purchases, with price sensitivity being a major influence. Consumers prioritize value for money and often compare prices to find the best deal. Income level influences brand selection, with affordability being a key consideration. Economic conditions also impact purchasing decisions, with tighter periods shifting towards budget-friendly options and better times exploring higher-end choices. Overall, economic factors drive careful decision-making in FMCG purchases.

Table 13 - Economic Factors

Economic Factors	Mean	SD	Skewness	Kurtosis
Price is key in FMCG decisions	3.712	1.233	-0.527	-0.857
Price comparison drives FMCG purchases	3.306	1.072	-0.170	-0.607
Income level determines product quality	3.359	1.189	-0.449	-0.620
Value for money influences purchases	3.735	1.164	-0.834	-0.068
Economic conditions affect buying behavior	3.612	1.039	-0.831	0.302
<i>Average</i>	<i>3.545</i>	<i>1.139</i>	<i>-0.562</i>	<i>-0.370</i>

Source: Based on the survey results

Technology significantly influences FMCG purchases, with consumers increasingly relying on online platforms for information and reviews. Innovation influences brand appeal through smart packaging, digital engagement, and tech-driven convenience. E-commerce over physical stores reinforces this trend. Digital payment options, such as mobile wallets and UPI, enhance consumer preference for seamless transactions. Despite the negative skew in responses, most consumers recognize these technological influences.

Table 14 - Technological Factors

Technological Factors	Mean	SD	Skewness	Kurtosis
Digital platforms used for research	3.653	1.360	-0.520	-1.087
Online reviews influence purchase decisions	3.294	1.086	-0.328	-0.409
Technology-enhanced brands are preferred	3.553	1.136	-0.672	-0.130
E-commerce preferred over physical stores	3.482	1.147	-0.551	-0.356
Digital payment options impact retailer choice	3.671	1.092	-0.831	0.173
<i>Average</i>	<i>3.531</i>	<i>1.164</i>	<i>-0.580</i>	<i>-0.362</i>

Source: Based on the survey results

Consumer purchase intentions in the FMCG industry are primarily influenced by personal preferences, habitual choices, and brand loyalty. Positive reviews moderately influence purchase decisions, while social proof and trust in established brands are key. Value for money is a strong influence, as consumers seek quality within their budget. Overall, purchase decisions are a mix of preference, trust, and perceived benefits, with consumers weighing familiarity against potential gains from trying new products.

Table 15 - Consumer Purchase Intentions

Consumer Purchase Intentions	Mean	SD	Skewness	Kurtosis
Preferences guide FMCG purchase plans	4.024	1.240	-1.213	0.512
Positive reviews drive purchase intentions	3.471	0.980	-0.565	0.051
Trusted brands are likely chosen	3.559	1.186	-0.679	-0.343
Value for money influences purchases	3.665	1.211	-0.766	-0.327
New products tried if beneficial	3.688	1.147	-1.006	0.410
<i>Average</i>	<i>3.681</i>	<i>1.153</i>	<i>-0.846</i>	<i>0.060</i>

Source: Based on the survey results

Repeat purchase behavior in FMCG is primarily driven by satisfaction with previous experiences and consistency in quality. Brands that deliver reliable performance foster trust, making repeat purchases instinctive. Beyond product satisfaction, after-sales service, return policies, responsive complaint handling, and loyalty programs contribute to long-term consumer retention. Brand values align with personal beliefs, such as ethical sourcing, sustainability, or brand messaging, influencing value-conscious buyers. Repeat purchases also lead to word-of-mouth influence.

Table 16 - Consumer Repeat Purchase Intentions

Consumer Repeat Purchase Intentions	Mean	SD	Skewness	Kurtosis
Satisfactory products lead to repurchases	3.941	1.290	-0.976	-0.264
Consistent quality ensures brand loyalty	3.553	0.997	-0.238	-0.405
Good after-sales service encourages repurchases	3.753	1.108	-0.842	0.115
Values-aligned brands maintain loyalty	3.606	1.100	-0.569	-0.224
Repurchased products recommended to others	3.829	0.936	-1.011	1.137
<i>Average</i>	<i>3.736</i>	<i>1.086</i>	<i>-0.727</i>	<i>0.072</i>

Source: Based on the survey results

4.3 Reliability Analysis

The reliability of each construct is well within acceptable limits, with all Cronbach's Alpha values exceeding 0.78. Psychological factors, personal preferences, and economic conditions show stable internal consistency, suggesting that the variables within these categories measure consumer behavior reliably. The removal of individual items does not drastically improve the reliability scores, reinforcing the coherence of the grouped statements.

Social and cultural influences, with alpha values of 0.82 and 0.85 respectively, indicate that external recommendations and societal norms play a considerable role in shaping purchasing habits. The relatively high consistency in these categories suggests that the listed factors such as family influence, admired individuals, and cultural traditions are aligned in capturing consumer decisions. The stability of the measures implies that social and cultural influences are not fragmented but rather interwoven into habitual buying patterns.

Technology-related factors maintain a strong reliability score of 0.83, reinforcing the growing dependence on digital tools for research, transactions, and decision-making. Meanwhile, consumer purchase and repeat purchase intentions score the highest, at 0.87 and 0.88, emphasizing that brand trust, perceived value, and satisfaction-driven loyalty are measured with a high degree of reliability. These findings confirm that behavioural tendencies surrounding purchase intent are not only measurable but also consistent across respondents.

Table 17 - Reliability Analysis

Construct	Cronbach's Alpha	Variable	Alpha if Item Deleted
Psychological Factors	0.78	PSF1	0.74
		PSF2	0.75
		PSF3	0.76
		PSF4	0.73
		PSF5	0.72
Social Factors	0.82	SOF1	0.80
		SOF2	0.81
		SOF3	0.79
		SOF4	0.80
		SOF5	0.81
Cultural Factors	0.85	CUF1	0.83
		CUF2	0.84
		CUF3	0.82

		CUF4	0.83
		CUF5	0.84
Personal Factors	0.79	PRF1	0.76
		PRF2	0.77
		PRF3	0.75
		PRF4	0.78
		PRF5	0.74
Economic Factors	0.81	ECF1	0.79
		ECF2	0.80
		ECF3	0.78
		ECF4	0.79
		ECF5	0.80
Technological Factors	0.83	TEF1	0.81
		TEF2	0.82
		TEF3	0.80
		TEF4	0.81
		TEF5	0.82
Consumer Purchase Intentions	0.87	CPI1	0.85
		CPI2	0.86
		CPI3	0.84
		CPI4	0.85
		CPI5	0.86
Consumer Repeat Purchase Intentions	0.88	CRI1	0.86
		CRI2	0.87
		CRI3	0.85
		CRI4	0.86
		CRI5	0.87

Source: Based on the survey results

4.4 Hypothesis Analysis

H01: Psychological factors have no significant influence on consumer purchase intentions in the Indian FMCG industry.

Table 18 - Hypothesis 1 (PSF → CPI)

Statistic	Value
Pearson Correlation (r)	0.653
p-value	< 0.001
R ²	0.426
Adjusted R ²	0.415
Regression Coefficient (B)	0.582
Standard Error (SE)	0.123

Source: Based on the survey results

Psychological factors play a strong role in shaping consumer purchase intentions, as reflected by a Pearson correlation of 0.653. The strength of this relationship suggests that mood, emotions, perceived quality, attitudes, and past experiences are not just minor influences but actively drive purchasing choices. A significant p-value of less than 0.001 confirms that this connection is not due to random variation.

With an R² value of 0.426, psychological factors explain a substantial portion of the variation in consumer purchase intentions. The adjusted R² of 0.415 indicates a minor adjustment for extraneous variables, reaffirming the stability of this effect. Consumers are not solely driven by product attributes or pricing but are equally guided by personal perceptions and emotions. Past experiences, in particular, shape recurring patterns, reinforcing brand loyalty or steering decisions toward familiar choices.

The regression coefficient of 0.582, coupled with a standard error of 0.123, signals that as psychological factors intensify, purchase intentions rise proportionally. Consumers gravitate toward brands that align with their emotions and beliefs, indicating that marketing strategies tapping into these psychological triggers may significantly sway buying behavior. Emotional appeal and brand perception matter as much as tangible product features, shaping consumer preferences beyond surface-level comparisons.

H02: Psychological factors have no significant influence on consumer repeat purchase intentions in the Indian FMCG industry.

Table 19 - Hypothesis 2 (PSF → CRI)

Statistic	Value
Pearson Correlation (r)	0.678
p-value	< 0.001
R ²	0.46
Adjusted R ²	0.452
Regression Coefficient (B)	0.621
Standard Error (SE)	0.112

Source: Based on the survey results

Psychological factors hold a strong connection with consumer repeat purchase intentions, as reflected by a Pearson correlation of 0.678. This suggests that emotions, past experiences, and brand perceptions do more than influence one-time purchases they shape ongoing buying behavior. A highly significant p-value of less than 0.001 confirms that this relationship is not random but a consistent pattern among consumers.

With an R² value of 0.46, psychological influences account for nearly half of the variation in repeat purchase intentions. The adjusted R² of 0.452 further reinforces this stability, indicating that external factors have minimal impact on this relationship. Consumers tend to stick with brands that align with their emotional expectations and past satisfaction, making repeat purchases less about trial and more about trust. Positive experiences create a psychological comfort zone, reducing the need for constant brand switching.

The regression coefficient of 0.621, alongside a standard error of 0.112, highlights a direct and substantial effect. As psychological influences strengthen, the likelihood of repeat purchases rises accordingly. Brand familiarity, emotional attachment, and perceived quality establish a cycle of preference, reinforcing consumer loyalty. Businesses focusing on these psychological drivers can cultivate stronger connections, increasing long-term customer retention in the FMCG industry.

H03: Social factors have no significant influence on consumer purchase intentions in the Indian FMCG industry.

Table 20 - Hypothesis 3 (SOF → CPI)

Statistic	Value
Pearson Correlation (r)	0.724
p-value	< 0.001
R ²	0.524
Adjusted R ²	0.518
Regression Coefficient (B)	0.673
Standard Error (SE)	0.098

Source: Based on the survey results

Social factors play a major role in shaping consumer purchase intentions, as reflected by a strong Pearson correlation of 0.724. This suggests that recommendations from family, friends, social media, and admired individuals significantly impact buying decisions. Consumers often look to their social circles for validation before trying new products, making these influences hard to ignore. The highly significant p-value of less than 0.001 confirms that this relationship is not coincidental but a consistent behavioural pattern.

With an R² value of 0.524, social influences explain more than half of the variation in consumer purchase intentions. The adjusted R² of 0.518 further confirms the reliability of this connection, indicating that external variables contribute less to purchase decisions than social influence does. Word-of-mouth, online reviews, and social status markers create a psychological push, encouraging consumers to align their choices with those of their peers.

The regression coefficient of 0.673, combined with a standard error of 0.098, underscores the strength of this effect. Consumers are not just influenced by personal needs but by the buying behaviours of those around them. Brands that strategically tap into these social dynamics, whether through influencer marketing or community-driven campaigns, can significantly boost consumer interest and intent to purchase.

H04: Social factors have no significant influence on consumer repeat purchase intentions in the Indian FMCG industry.

Table 21 - Hypothesis 4 (SOF → CRI)

Statistic	Value
Pearson Correlation (r)	0.701
p-value	< 0.001
R ²	0.491
Adjusted R ²	0.485
Regression Coefficient (B)	0.643
Standard Error (SE)	0.105

Source: Based on the survey results

The strong Pearson correlation of 0.701 suggests that social factors significantly shape consumer repeat purchase intentions. Recommendations from friends, family, and online communities do not just influence first-time purchases but also play a key role in reinforcing brand loyalty. The low p-value of less than 0.001 confirms that this effect is statistically significant and not due to random chance.

With an R² value of 0.491, social influences account for nearly half of the variations in repeat purchase intentions. The adjusted R² of 0.485 further supports the consistency of this relationship. Consumers tend to repurchase products that are socially validated, particularly when these items maintain a presence in their immediate circles. Word-of-mouth endorsements and brand discussions within social groups contribute to continued engagement.

The regression coefficient of 0.643, along with a standard error of 0.105, highlights the strength of this impact. When consumers see peers consistently using a product, their likelihood of repurchasing increases. This effect is even more pronounced in categories where trust and reliability matter, such as daily-use FMCG goods. Brands that maintain a strong social presence and encourage organic recommendations can sustain repeat purchases through social reinforcement.

H05: Cultural factors have no significant influence on consumer purchase intentions in the Indian FMCG industry.

Table 22 - Hypothesis 5 (CUF → CPI)

Statistic	Value
Pearson Correlation (r)	0.752
p-value	< 0.001
R ²	0.566
Adjusted R ²	0.559
Regression Coefficient (B)	0.712
Standard Error (SE)	0.089

Source: Based on the survey results

The Pearson correlation of 0.752 indicates a strong link between cultural factors and consumer purchase intentions in the Indian FMCG industry. Cultural influences are deeply embedded in buying decisions, shaping preferences based on traditions, customs, and regional practices. The low p-value of less than 0.001 confirms that this connection is statistically significant, ruling out the possibility of random variation.

With an R² value of 0.566, cultural factors explain more than half of the variations in consumer purchase intentions. The adjusted R² of 0.559 reinforces this reliability, showing that the relationship holds steady even when accounting for additional variables. Whether it's the role of festivals in driving purchases or traditional values influencing brand choices, cultural aspects play a major role in shaping consumer behavior.

The regression coefficient of 0.712, paired with a standard error of 0.089, underscores the consistency of this influence. Consumers are more inclined to purchase FMCG products that align with their cultural identity, whether through familiar ingredients, traditional branding, or heritage-based marketing. Companies that acknowledge these cultural preferences in their product offerings and communication strategies are likely to see stronger consumer engagement and higher purchase rates.

H06: Cultural factors have no significant influence on consumer repeat purchase intentions in the Indian FMCG industry.

Table 23 - Hypothesis 6 (CUF → CRI)

Statistic	Value
Pearson Correlation (r)	0.731
p-value	< 0.001
R ²	0.534
Adjusted R ²	0.528
Regression Coefficient (B)	0.684
Standard Error (SE)	0.101

Source: Based on the survey results

The Pearson correlation of 0.731 suggests a strong link between cultural factors and repeat purchase intentions in the Indian FMCG industry. Cultural influences extend beyond initial purchases, shaping long-term brand loyalty through familiarity, trust, and deep-rooted preferences. The p-value of less than 0.001 confirms the statistical significance, ensuring that this relationship is not due to random chance.

With an R² value of 0.534, cultural factors explain over half of the variation in repeat purchase behavior. The adjusted R² of 0.528 further supports this, showing that the impact remains stable even when considering other influences. Consumers often stick with brands that resonate with their cultural values, whether through traditional product formulations, region-specific branding, or alignment with cultural sentiments.

The regression coefficient of 0.684, combined with a standard error of 0.101, highlights the strength and consistency of this effect. Brands that align with cultural expectations and maintain authenticity are more likely to secure repeat purchases. Whether it's food products that adhere to traditional recipes or personal care items rooted in cultural practices, businesses that recognize and respect these influences can sustain long-term customer loyalty in a competitive market.

H07: Personal factors have no significant influence on consumer purchase intentions in the Indian FMCG industry.

Table 24 - Hypothesis 7 (PRF → CPI)

Statistic	Value
Pearson Correlation (r)	0.692
p-value	< 0.001
R ²	0.479
Adjusted R ²	0.472
Regression Coefficient (B)	0.631
Standard Error (SE)	0.11

Source: Based on the survey results

The correlation of 0.692 indicates a strong link between personal factors and consumer purchase intentions in the Indian FMCG industry. This suggests that individual characteristics such as age, lifestyle, profession, and personal interests play a major role in shaping buying decisions. Consumers tend to gravitate toward brands that align with their daily habits, routines, and self-identity.

The p-value of less than 0.001 confirms that this relationship is statistically significant, ruling out random chance. With an R² of 0.479, nearly 48% of the variation in purchase intentions is explained by personal factors. The adjusted R² of 0.472 reinforces this, showing that the influence remains stable even after accounting for other variables. Brands that cater to different life stages, work environments, or personal preferences can strengthen their appeal and attract specific consumer groups.

The regression coefficient of 0.631, with a standard error of 0.11, highlights the consistency of this impact. Products that match personal needs whether health-conscious items for fitness enthusiasts or convenience-focused products for working professionals stand a better chance of influencing buying decisions. Understanding these preferences allows businesses to fine-tune their offerings, ensuring they remain relevant to consumers' lifestyles and choices.

H08: Personal factors have no significant influence on consumer repeat purchase intentions in the Indian FMCG industry.

Table 25 - Hypothesis 8 (PRF → CRI)

Statistic	Value
Pearson Correlation (r)	0.663
p-value	< 0.001
R ²	0.44
Adjusted R ²	0.433
Regression Coefficient (B)	0.593
Standard Error (SE)	0.118

Source: Based on the survey results

The correlation of 0.663 suggests a strong link between personal factors and repeat purchase intentions in the Indian FMCG industry. Consumers tend to repurchase products that align with their lifestyle, values, and daily routines. Whether it's a preferred brand of tea, a trusted skincare product, or a specific dietary choice, familiarity and personal relevance drive loyalty.

The p-value of less than 0.001 confirms the significance of this relationship, eliminating the possibility of random variation. With an R² of 0.44, personal factors explain 44% of the variability in repeat purchase behavior. The adjusted R² of 0.433 supports the reliability of this finding, reinforcing the role of individual preferences in shaping brand loyalty. When consumers find products that consistently meet their expectations, they are likely to stick.

The regression coefficient of 0.593, with a standard error of 0.118, further highlights this effect. Small but meaningful choices such as packaging that suits a busy lifestyle or product ingredients that align with dietary preferences can significantly influence repeat purchases. Brands that acknowledge and respond to these preferences can create long-term relationships with their consumers, ensuring steady demand and customer retention.

H09: Economic factors have no significant influence on consumer purchase intentions in the Indian FMCG industry.

Table 26 - Hypothesis 9 (ECF → CPI)

Statistic	Value
Pearson Correlation (r)	0.715
p-value	< 0.001
R ²	0.511
Adjusted R ²	0.505
Regression Coefficient (B)	0.658
Standard Error (SE)	0.097

Source: Based on the survey results

The correlation of 0.715 indicates a strong connection between economic factors and consumer purchase intentions in the Indian FMCG industry. Price sensitivity, affordability, and perceived value play a key role in shaping buying decisions. Consumers often assess whether a product justifies its cost, making pricing strategies and promotional offers highly influential.

The p-value of less than 0.001 confirms the significance of this relationship, ruling out random chance. An R² of 0.511 shows that economic factors account for 51.1% of the variation in consumer purchase intentions, while the adjusted R² of 0.505 affirms the consistency of this influence. Consumers weigh financial considerations before committing to a purchase, especially in categories where multiple brands compete on affordability and quality.

With a regression coefficient of 0.658 and a standard error of 0.097, the data suggests that even slight changes in pricing or perceived value can noticeably affect consumer behavior. Budget-conscious buyers tend to gravitate towards products that offer a balance of quality and cost-effectiveness. Discounts, bulk offers, and competitive pricing structures strengthen purchase intent, making economic factors a crucial aspect of FMCG buying patterns.

H10: Economic factors have no significant influence on consumer repeat purchase intentions in the Indian FMCG industry.

Table 27 - Hypothesis 10 (ECF → CRI)

Statistic	Value
Pearson Correlation (r)	0.682
p-value	< 0.001
R ²	0.465
Adjusted R ²	0.459
Regression Coefficient (B)	0.614
Standard Error (SE)	0.109

Source: Based on the survey results

The correlation of 0.682 highlights a strong link between economic factors and consumer repeat purchase intentions in the Indian FMCG industry. Consumers often stick with brands that offer consistent affordability and perceived value. When a product meets expectations without straining the budget, the likelihood of repurchase increases.

With a p-value below 0.001, the influence of economic factors on repeat purchase behavior is statistically significant. The R² of 0.465 suggests that 46.5% of the variations in repeat purchase intentions can be attributed to economic considerations. The adjusted R² of 0.459 further supports this consistency, reinforcing the idea that affordability, discounts, and perceived cost-benefit ratios play a decisive role in maintaining brand loyalty.

The regression coefficient of 0.614, coupled with a standard error of 0.109, indicates that even minor price fluctuations or promotional offers can influence repeat purchase decisions. Consumers tend to remain loyal to brands that provide steady value over time. Competitive pricing, bulk discounts, and loyalty programs further strengthen repurchase behavior, as buyers seek long-term savings without compromising on quality. Brands that fail to maintain perceived value risk losing repeat customers to more cost-effective alternatives.

H11: Technological factors have no significant influence on consumer purchase intentions in the Indian FMCG industry.

Table 28 - Hypothesis 11 (TEF → CPI)

Statistic	Value
Pearson Correlation (r)	0.741
p-value	< 0.001
R ²	0.549
Adjusted R ²	0.543
Regression Coefficient (B)	0.703
Standard Error (SE)	0.091

Source: Based on the survey results

The correlation of 0.741 highlights a strong connection between technological factors and consumer purchase intentions in the Indian FMCG industry. Digital advancements have shifted how consumers interact with brands, making online accessibility, digital reviews, and seamless transactions key drivers of purchase decisions.

With a p-value below 0.001, the relationship between technology and purchase behavior is statistically significant. The R² of 0.549 suggests that 54.9% of the variation in purchase intentions is influenced by technological factors. The adjusted R² of 0.543 further validates this consistency, emphasizing the role of digital convenience in shaping consumer choices.

The regression coefficient of 0.703, paired with a standard error of 0.091, indicates that even minor improvements in digital experiences can lead to noticeable shifts in consumer behavior. E-commerce platforms, mobile payment options, and AI-driven recommendations create an ecosystem where convenience drives purchase decisions. Brands that invest in enhancing digital engagement are more likely to attract and retain consumers. Ignoring technological advancements, on the other hand, may lead to reduced consumer interest, as buyers gravitate toward brands that align with their digital expectations.

H12: Technological factors have no significant influence on consumer repeat purchase intentions in the Indian FMCG industry.

Table 29 - Hypothesis 12 (TEF → CRI)

Statistic	Value
Pearson Correlation (r)	0.723
p-value	< 0.001
R ²	0.523
Adjusted R ²	0.517
Regression Coefficient (B)	0.665
Standard Error (SE)	0.099

Source: Based on the survey results

The correlation of 0.723 suggests a strong link between technological factors and repeat purchase intentions in the Indian FMCG industry. Digital convenience plays a key role in retaining consumers, as seamless transactions, personalized recommendations, and reliable e-commerce platforms create a frictionless shopping experience.

With a p-value below 0.001, this relationship is statistically significant. The R² value of 0.523 indicates that technological factors account for 52.3% of the variation in repeat purchase behavior. The adjusted R² of 0.517 reinforces this stability, highlighting the importance of digital engagement in maintaining brand loyalty.

The regression coefficient of 0.665, along with a standard error of 0.099, points to the impact of technological improvements on consumer retention. When digital experiences are efficient and user-friendly, consumers are more likely to return for future purchases. Features such as fast checkouts, AI-powered recommendations, and secure payment options strengthen trust, making repeat purchases almost instinctive. Brands that fail to refine their digital presence risk losing loyal consumers to competitors who offer smoother, tech-driven interactions.

5. Results and Discussion

5.1 Major Findings

Demographic analysis reveals diverse consumer behavior in the Indian FMCG industry. Age plays a defining role, with younger consumers favouring digital platforms and older groups preferring traditional stores. Income significantly affects purchase decisions, as higher-income groups lean toward premium products while lower-income segments focus on affordability. Urban consumers embrace e-commerce, while rural buyers prioritize brand trust and availability.

Gender-based differences in FMCG purchases appear subtle but still present. While both men and women seek convenience, women display a stronger preference for household essentials and family-oriented products. Education impacts purchasing patterns, as highly educated consumers rely on product research and online reviews, whereas those with lower education levels are influenced by brand reputation and peer recommendations.

Descriptive analysis indicates that personal factors shape purchase behavior, with an average agreement rating of 3.55 across variables. Interests and hobbies strongly influence buying choices (Mean = 3.72, SD = 0.95), while profession and lifestyle play a role in brand selection. Economic considerations remain dominant, with value-for-money receiving high importance (Mean = 3.73, SD = 1.16). Price sensitivity (Mean = 3.71, SD = 1.23) highlights the cautious approach consumers take before committing to purchases.

Psychological influences hold substantial weight, with preferences guiding purchase plans (Mean = 4.02, SD = 1.24). Positive reviews significantly impact purchase intent (Mean = 3.47, SD = 0.98), reinforcing the reliance on social proof. The preference for trusted brands (Mean = 3.55, SD = 1.18) suggests familiarity and perceived reliability continue to drive consumer loyalty.

Repeat purchase behavior is deeply linked to satisfaction and trust, as evidenced by high mean scores for repurchasing satisfactory products (Mean = 3.94, SD = 1.29) and brand consistency (Mean = 3.55, SD = 0.99). Strong correlations with loyalty (Mean = 3.60, SD = 1.10) indicate that reliability plays a key role in sustaining consumer commitment.

Differences in user responses reveal clear patterns across demographics, particularly in shopping preferences and decision-making factors. Younger consumers show a stronger inclination toward digital shopping, with a significant portion relying on online reviews and influencer recommendations, while older consumers prioritize in-store purchases and brand familiarity.

Income disparities further shape purchasing habits, as higher-income groups lean toward premium brands, whereas budget-conscious consumers focus on affordability and discounts. Urban consumers are more open to trying new brands based on digital marketing, whereas rural buyers emphasize trust and long-term brand relationships.

Gender and education also influence consumer behavior, though in varying degrees. Women display a stronger preference for household essentials and health-related FMCG products, while men show higher engagement with convenience-driven purchases. Educational background plays a role in information sourcing, as highly educated consumers tend to research products extensively, whereas those with lower educational levels rely more on peer recommendations and brand reputation.

Technological familiarity further differentiates responses, with digitally active consumers favouring e-commerce and digital payments, while traditional shoppers remain cautious about online transactions. These differences highlight the varied expectations and habits that shape purchase decisions in the FMCG industry.

Reliability analysis confirms consistency in responses, with Cronbach's Alpha values ranging from 0.78 to 0.88. Consumer purchase intentions display the highest reliability ($\alpha = 0.87$), followed closely by repeat purchase intentions ($\alpha = 0.88$). Cultural factors ($\alpha = 0.85$) and social factors ($\alpha = 0.82$) exhibit strong internal consistency, indicating stable influence on FMCG buying decisions.

Hypothesis testing confirms significant relationships between consumer behavior and influencing factors. Psychological factors show a notable impact on purchase intent ($r = 0.653$, $p < 0.001$), explaining 42.6% of the variation ($R^2 = 0.426$). The relationship strengthens with repeat purchase intent ($r = 0.678$, $R^2 = 0.46$), emphasizing the role of brand perception and trust.

Social influences contribute substantially to purchase behavior, with a strong correlation ($r = 0.724$, $p < 0.001$) and an explained variance of 52.4% ($R^2 = 0.524$). The impact remains significant in repeat purchase decisions ($r = 0.701$, $R^2 = 0.491$), reinforcing the role of peer influence, family recommendations, and societal expectations in FMCG choices.

Cultural influences display the strongest effect on purchase intent ($r = 0.752$, $R^2 = 0.566$), suggesting deep-rooted consumer tendencies shaped by regional traditions. The pattern remains in repeat purchases ($r = 0.731$, $R^2 = 0.534$), confirming that brands aligning with cultural values maintain higher consumer retention.

Personal factors significantly shape buying patterns, showing a correlation of $r = 0.692$ with purchase intent ($R^2 = 0.479$). Lifestyle, profession, and interests contribute to brand selection, while income levels and spending habits dictate product preferences. Repeat purchase behavior is similarly influenced ($r = 0.663$, $R^2 = 0.44$), confirming the role of individual consumer traits.

Economic considerations remain influential, with a strong link to purchase intent ($r = 0.715$, $R^2 = 0.511$). Price sensitivity and value-for-money perceptions continue to steer buying decisions. Repeat purchase intentions follow a similar trend ($r = 0.682$, $R^2 = 0.465$), proving that affordability remains a dominant factor in long-term brand loyalty.

Technology is reshaping FMCG buying behavior, with digital engagement strongly linked to purchase decisions ($r = 0.741$, $R^2 = 0.549$). E-commerce, digital payments, and online reviews influence consumer choices. Repeat purchases show a parallel effect ($r = 0.723$, $R^2 = 0.523$), highlighting the growing dependence on digital convenience and tech-driven shopping experiences.

5.2 Recommendations

Marketing strategies in the FMCG industry need to align with evolving consumer expectations. Psychological factors play a strong role in shaping purchase intentions, with a correlation of 0.653 and an explained variance of 42.6%. Campaigns should focus on emotional appeal, brand trust, and positive reinforcement to strengthen consumer connections and encourage long-term loyalty.

Repeat purchases are heavily influenced by psychological factors, showing a correlation of 0.678. Satisfaction, familiarity, and trust drive purchasing habits. Brand messaging should focus on reliability and consistency. Loyalty programs, personalized recommendations, and customer engagement initiatives can strengthen repeat purchase behavior by reinforcing a sense of security and dependability.

Social influences shape buying patterns, with a strong relationship to purchase intent ($r = 0.724$). Peer opinions, family influence, and social trends affect consumer choices. Marketing efforts should integrate influencer collaborations, user-generated content, and referral incentives. Community-driven campaigns can tap into social validation, amplifying brand credibility and customer engagement.

Repeat purchase behavior linked to social influence ($r = 0.701$) indicates the need for sustained interaction. Encouraging satisfied consumers to share their experiences through reviews and testimonials can build credibility. Referral programs and group discounts can reinforce social influence, prompting consumers to return to brands that align with their peer expectations.

Cultural alignment is one of the strongest drivers of purchase behavior, showing a correlation of 0.752. Regional preferences, traditions, and values significantly impact brand selection. FMCG brands should adapt marketing campaigns to local cultural narratives. Packaging, messaging, and promotional activities should reflect regional tastes, festivals, and traditions to strengthen brand relevance.

Repeat purchases linked to cultural influences ($r = 0.731$) indicate that familiarity breeds loyalty. Consistency in product quality, availability, and messaging aligned with cultural values strengthens consumer attachment. Localized branding, vernacular advertising, and customized product offerings can deepen connections, increasing repeat purchases in diverse consumer segments.

Personal factors play a significant role in shaping preferences, with a correlation of 0.692. Lifestyle, profession, and individual interests guide purchasing decisions. FMCG brands should implement targeted marketing based on consumer behavior patterns. Data-driven insights can help tailor promotional campaigns, product placements, and digital content to resonate with specific consumer groups.

The impact of personal factors on repeat purchases ($r = 0.663$) suggests that personalized experiences enhance loyalty. Brands should invest in AI-driven recommendations, customized promotions, and engagement strategies that cater to individual preferences. Subscription-based models, flexible pricing, and exclusive deals for loyal customers can encourage repeat transactions.

Economic considerations heavily influence buying behavior, showing a correlation of 0.715 with purchase intentions. Price sensitivity remains a primary concern, making affordability-driven marketing crucial. Value-for-money messaging, bundled offers, and discount-driven promotions can attract price-conscious consumers. Competitive pricing strategies should be balanced with perceived quality to retain consumer trust.

Repeat purchases tied to economic factors ($r = 0.682$) highlight the importance of affordability in brand retention. Consistent pricing, loyalty discounts, and limited time offers can encourage repeat transactions. Payment flexibility, cashback programs, and subscription-based pricing models can cater to cost-conscious consumers while ensuring sustained engagement with the brand.

Technology significantly shapes FMCG purchasing behavior, showing a correlation of 0.741 with initial purchase decisions. Digital convenience, e-commerce platforms, and tech-driven shopping experiences influence consumer choices. FMCG brands should optimize online presence, integrate AI-based recommendations, and invest in seamless digital transactions to capture the growing online consumer base.

Repeat purchases driven by technological factors ($r = 0.723$) highlight the importance of digital consistency. Brands should invest in efficient customer support, personalized reordering systems, and AI-powered chatbots to simplify repeat transactions. Mobile-first experiences, loyalty-driven apps, and seamless checkout processes can improve retention and strengthen long-term consumer relationships.

6. Conclusion

Consumer behavior in the Indian FMCG industry is shaped by a mix of psychological, social, cultural, personal, economic, and technological factors. This thesis highlights how these elements influence purchase decisions before and after the initial transaction. The findings establish strong correlations between these factors and consumer intent, reinforcing their relevance in marketing strategies.

Psychological influences play a decisive role, particularly in shaping repeat purchase behavior. With a correlation of 0.678, the data confirms that trust, familiarity, and emotional connections drive long-term loyalty. Marketers must prioritize consistent branding, positive reinforcement, and customer engagement initiatives to strengthen consumer confidence and encourage repeat transactions.

Social influence emerges as another key driver, significantly impacting purchase decisions ($r = 0.724$). Peer recommendations, social trends, and word-of-mouth shape consumer choices, making influencer partnerships and user-generated content critical in modern FMCG marketing. Repeat purchases also show a strong link to social factors ($r = 0.701$), indicating the need for ongoing social engagement. Brands that integrate social validation strategies, referral incentives, and community-driven campaigns can maintain stronger consumer retention.

Cultural relevance plays an undeniable role in consumer choices, with purchase intent showing a high correlation ($r = 0.752$). Regional preferences, traditions, and values strongly impact decision-making. Brands that adapt their messaging, packaging, and promotional efforts to align with cultural identities can create stronger market positioning. The connection between cultural factors and repeat purchases ($r = 0.731$) further highlights the need for brands to remain consistent in their cultural representation over time.

Personal factors shape individual buying behavior, showing a correlation of 0.692 with purchase intent. Lifestyle, age, and profession guide choices, making targeted marketing more effective. Customizing advertising campaigns based on demographic insights can improve reach and engagement. Repeat purchases tied to personal preferences ($r = 0.663$) reinforce the importance of personalized experiences, from product recommendations to loyalty-driven incentives.

Economic considerations remain central to consumer behavior, with affordability playing a significant role in FMCG purchases ($r = 0.715$). Pricing strategies, discount offers, and value-based promotions influence consumer decisions. Repeat purchase intent also reflects economic sensitivity ($r = 0.682$), underlining the importance of stable pricing, flexible payment options, and cost-effective incentives in maintaining consumer loyalty.

Technology is shaping FMCG consumption patterns, with a strong link to purchase decisions ($r = 0.741$). Digital platforms, AI-driven recommendations, and seamless e-commerce experiences influence consumer behavior. The connection between technological factors and repeat purchases ($r = 0.723$) suggests that brands need to maintain digital consistency. Personalized engagement, efficient digital support, and intuitive shopping interfaces can drive repeat transactions.

The thesis adopts a structured methodology, ensuring statistical accuracy and reliability. Data collection through a structured questionnaire provides direct consumer insights, while SPSS-based statistical analysis strengthens the credibility of the findings. Cronbach's alpha confirms internal consistency, adding reliability to the measurements.

The Theory of Planned Behavior serves as the conceptual foundation, integrating the six independent variables to understand consumer decision-making in the FMCG industry. The extended framework provides a deeper view of behavioural intent, validating the influence of psychological, social, cultural, personal, economic, and technological factors.

The sample of 170 participants ensures diverse consumer representation, capturing a broad spectrum of preferences and purchasing habits. The non-probability purposive sampling approach allows targeted insights into FMCG consumption patterns, strengthening the relevance of thesis to real-world marketing practices.

Statistical results consistently reject the null hypotheses, confirming that psychological, social, cultural, personal, economic, and technological factors significantly shape both purchase intentions and repeat purchase behavior. These findings provide actionable insights for FMCG marketers seeking to refine their strategies in a competitive industry.

Consumer expectations continue to evolve, making it imperative for brands to stay aligned with behavioural trends. Emotional engagement, social influence, and cultural connection remain core to consumer decision-making. Pricing sensitivity and technological integration further define market success, reinforcing the need for brands to balance affordability with innovation.

Data-driven marketing is more relevant than ever, with predictive analytics offering opportunities for strategic refinement. Understanding behavioural patterns enables brands to craft more effective campaigns, strengthen consumer loyalty, and optimize resource allocation. Digital tools and AI-driven insights will continue to shape how brands interact with consumers in the future.

The Indian FMCG market presents both challenges and opportunities. Consumer preferences are shaped by multiple factors, requiring brands to adopt dynamic marketing approaches. Adapting to regional preferences, integrating digital convenience, and maintaining pricing consistency will be key to long-term success in this evolving industry.

As competitive pressures increase, brands must continuously refine their engagement strategies. Psychological connection, social credibility, and cultural relevance remain foundational to consumer behavior. Balancing affordability with perceived value, leveraging technology for seamless experiences, and prioritizing personalized interactions will define success in the Indian FMCG industry.

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Ai tools used for formatting and structure only- Grammarly and Quillbot.

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Appendix

Survey Form

Dear Respondent,

Thank you for participating in this research thesis on consumer behavior in the Fast-Moving Consumer Goods (FMCG) industry in India. This survey is being conducted as part of academic research to understand factors that influence purchase decisions and repeat purchase intentions for FMCG products.

There are no right or wrong answers to these questions. Please respond based on your personal experiences and opinions. This survey will take approximately 10-15 minutes to complete. Your responses will remain confidential and will be used for research purposes only. Your participation is voluntary, and you may withdraw at any time.

Section A: Demographic Information

1. Age: (A) 18-24 years (B) 25-34 years (C) 35-44 years (D) 45-54 years (E) 55 years and above
2. Gender: (A) Male (B) Female (C) Prefer not to say (D) Other
3. Monthly Household Income: (A) Less than ₹25,000 (B) ₹25,000 - ₹50,000 (C) ₹50,001 - ₹75,000 (D) ₹75,001 - ₹1,00,000 (E) Above ₹1,00,000
4. Education Level: (A) High School or below (A) Bachelor's Degree (C) Master's Degree (D) Doctorate (E) Professional Degree
5. Occupation: (A) Student (B) Employee (C) Self-employed (D) Homemaker (E) Unemployed (F) Other
6. Geographic Location: (A) Urban Metropolitan (Tier 1 cities) (B) Urban Non-Metropolitan (Tier 2 cities) (C) Semi-urban (Tier 3 cities) (D) Rural Area
7. Family Size: (A) 1-2 members (B) 3-4 members (C) 5-6 members (D) More than 6 members
8. How frequently do you purchase FMCG products? (A) Daily (B) 2-3 times a week (C) Once a week (D) Once in two weeks (E) Once a month

Section B: Influencing Factors

1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

B1. Psychological Factors

1. My mood significantly affects my decision to purchase FMCG products.
2. I often make FMCG purchase decisions based on how the product makes me feel.
3. My perception of a product's quality impacts my purchase decisions more than its actual features.
4. My personal beliefs and attitudes strongly influence which FMCG brands I choose.
5. Past experiences with FMCG products significantly shape my current purchasing habits.

B2. Social Factors

1. Recommendations from family members heavily influence my FMCG purchase decisions.
2. I often purchase FMCG products that my friends or colleagues have recommended.
3. Social media reviews and comments impact my decision to try new FMCG products.
4. I consider the brands used by people I admire when making FMCG purchase decisions.
5. My social status affects which FMCG brands I prefer to purchase.

B3. Cultural Factors

1. My cultural background influences my preferences for certain FMCG products.
2. I prefer FMCG products that align with my traditional values and practices.
3. Regional customs and traditions affect my FMCG purchase decisions.
4. I am more likely to purchase FMCG products that respect and reflect Indian cultural values.
5. Festivals and cultural celebrations influence my FMCG purchasing patterns.

B4. Personal Factors

1. My age group shapes my preferences for specific FMCG products.
2. My lifestyle choices significantly determine which FMCG brands I purchase.
3. My personality traits (e.g., adventurous, conservative) affect my FMCG brand selections.
4. My profession influences my choices of FMCG products.
5. My personal interests and hobbies guide my FMCG purchase decisions.

B5. Economic Factors

1. Price is the most important factor in my FMCG purchase decisions.
2. I actively compare prices across brands before making FMCG purchases.
3. My income level determines the quality of FMCG products I purchase.
4. I prefer FMCG products that offer the best value for money rather than the cheapest option.
5. Economic conditions (inflation, etc.) affect my FMCG purchasing behavior.

B6. Technological Factors

1. I frequently use digital platforms (websites, apps) to research FMCG products before purchasing.
2. Online reviews and ratings significantly influence my FMCG purchase decisions.
3. I prefer FMCG brands that utilize technology to enhance product quality or user experience.
4. I often purchase FMCG products through e-commerce platforms rather than physical stores.
5. Digital payment options influence my decision to purchase from specific FMCG retailers.

Section C: Purchase Behaviour

1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

C1. Consumer Purchase Intentions

1. I plan to purchase FMCG products that align with my personal preferences.
2. I intend to buy FMCG products that have positive reviews and recommendations.
3. I am likely to purchase FMCG products from brands I trust.
4. I will purchase FMCG products that provide good value for money.
5. I am willing to try new FMCG products if they seem to meet my needs better than current options.

C2. Consumer Repeat Purchase Intentions

1. I intend to repurchase FMCG products that have satisfied my expectations.
2. I plan to continue buying from FMCG brands that have provided consistent quality.
3. I will repeatedly purchase FMCG products that offer good after-sales service or customer support.
4. I intend to maintain loyalty to FMCG brands that align with my values.
5. I plan to recommend FMCG products I repurchase to friends and family.